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VETERANS' SERVICE CENTER MANUAL



Prepared by

PUBLIC SERVICE TRAINING

State Department of Education

Hartford, Connecticut

Published and Distributed

By

CONNECTICUT VETERANS' REEMPLOYMENT AND
ADVISORY COMMISSION

State Armory, Hartford, Connecticut

October, 1945

1005

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CONNECTICUT VETERANS' REEMPLOYMENT AND ADVISORY COMMISSION

The Connecticut Veterans' Reemployment and Advisory Commission was created by Public Act No. 460 of the 1945 General Assembly and succeeds and carries on the State Program for the Readjustment and Reemployment of Veterans initiated by the Connecticut Veterans' Reemployment Commission created by Governor Raymond E. Baldwin in 1943.

The Act creating the Commission specifies its functions as follows: "The Commission shall (a) act as the coordinating agency in the state in all matters concerning veterans and their dependents; (b) coordinate the activities of public and private facilities concerned with veterans' reemployment, education, rehabilitation and adjustment to peacetime living, using wherever possible the services and facilities of existing agencies, offices, departments, commissions, bureaus, boards and institutions, either federal, state, local or private, and of voluntary committees or groups, either national, state or local; and each such agency of the state government or any local subdivision thereof shall cooperate with and extend their facilities to the commission; (c) foster the development of such additional facilities and services as the commission deems necessary; (d) furnish guidance and advice to local reemployment and veterans' advisory committees and assist the local commissions and areas in the state in the establishment of veterans' service centers and facilities for veterans and their dependents; (e) cooperate with all national, state and local governmental and private agencies in securing services and benefits to which a veteran or his dependents may be entitled; (f) make recommendations to the General Assembly and to the Governor as it deems advisable for legislation affecting the interests of veterans and their dependents; (g) cooperate with and make use of any federal or state agency now existing or hereafter created for the purpose of aiding veterans; (h) use the services and facilities of the veterans organizations so far as possible to carry out the purposes of this act; (i) encourage and coordinate vocational training services for veterans and publish a digest of all the state laws pertaining to veterans.

In compliance with its responsibilities under the State Law the Veterans' Reemployment Commission has fostered the organization of 156 local Veterans' Reemployment and Advisory Committees and has assisted in the establishment of Community and Veterans Service Centers serving more than 70 communities of the state.

The Commission, through its Personnel Training Committee, and with the full cooperation of the State Department of Education, the University of Connecticut and local committees, carries on a comprehensive training program including community orientation courses; basic training courses, operational training courses and counselor

training courses for Veterans' Center personnel; and special conferences on practical ways of aiding veterans.

The Services of the Commission are available to any local community or any Federal, State or Local agency. The Commission also is prepared to furnish information or service to any veteran where local facilities are not available.

As one means of assisting local committees and agencies the State Commission distributes widely informative publications compiled by its own staff and by various public and private agencies. It also publishes a monthly magazine entitled REEMPLOYMENT.

Members of the State Commission are listed on the inside of the back cover of this publication. The Director is Col. James M. Quinn of New Haven. The assistant to the director is George E. MacDougall of New London.

Five field representatives of the Commission have been assigned to operate in specific areas of the state. These representatives, with the general areas in which they operate, and their home telephone numbers are as follows:

Major Robert B. Cate, Southeastern Connecticut, Branford, 1012.

Capt. A. Alverdo Corwin, Fairfield County, Bridgeport 5-8234.

Comdr. Charles H. Eglee, New Haven County, New Haven 8-3025.

Capt. Howard L. Russell, Northwestern Connecticut, Hartford 5-5794.

Lieut. Andrew T. Sejerman, Northeastern Connecticut, Bristol 2-1225.

Chairman Carl A. Gray of the State Commission resides in Farmington and operates the Grenby Manufacturing Co. in Plainville.

The State Office of the Commission is located in the State Armory at Hartford and the telephone number is Hartford, 7-6341, Extension 2483.

FOREWORD

The Connecticut Veterans' Reemployment and Advisory Commission appointed by Governor Raymond E. Baldwin and headed by Chairman Carl A. Gray are pleased to distribute this comprehensive and instructive manual to the workers in the field of veterans' activities and believe it will prove extremely helpful.

The manual should fill a vital need, not only in Veterans' Information Centers, but in local communities where members of Veterans' Reemployment and Advisory Committees are active but no Center is established.

It should also serve as a helpful guide to all Federal, State and Local agencies interested in the welfare of the veteran, in that it lists the subjects covered by each agency within the State and should result in a high degree of coordination between agencies.

Dr. Alonzo G. Grace, Commissioner of Education, whose Department has generously cooperated in making the Connecticut Plan a success in the State, has contributed the full facilities of his office to the preparation of this manual. The careful research, skill and untiring effort which resulted in its publication is the work of Alonzo C. Kellogg of the State Department of Education.

JAMES M. QUINN, *Director,
Connecticut Veterans' Reem-
ployment and Advisory Com-
mission.*

ACKNOWLEDGMENTS

Special acknowledgment for the assistance which they gave in carefully reading and criticizing the material for this manual is due Mr. Anthony Yacavone, Contact Officer of the Veterans' Administration and Mr. Sol Robinson, Field Director of the American Red Cross.

Others to whom appreciation is extended for checking the accuracy of the data pertaining to their respective organizations are Mr. Myer Schwolsky, Manager; Colonel Thomas R. Preston, Chief Medical Officer and Mr. John L. Connors, Chief Rehabilitation Officer, all of the Veterans' Administration; Colonel Raymond F. Gates, Commandant, and Major Donald T. Peck, Executive Officer, both of the Connecticut Veterans' Home and Hospital; Dr. George Houghton, State Headquarters, Selective Service; Colonel Clarence C. Scarborough, American Legion; Mr. Robert J. Kennedy, Veterans of Foreign Wars; Mr. Robert E. Murray, Bureau of Internal Revenue; Mr. Arthur Nielson, Readjustment Allowance Agent of the Veterans' Administration; Mr. Arthur J. Collins of the Connecticut Unemployment Compensation Division; Mr. Arthur V. Geary of the U. S. Employment Service; Mr. Francis J. C. Donohue and Mr. Brony S. Grakowsky of the Social Security Board.

Many other persons cooperated in supplying information and offering suggestions and their help is gratefully acknowledged.

PREFACE

The "Veterans' Information Center Manual" is written especially for the use of information center personnel in Connecticut during the initial stages of operation.

The information contained in this manual is purposely condensed and streamlined in order that the trainee with little previous background may grasp quickly an overall understanding and working knowledge of the numerous matters pertaining to veterans.

While effort has been made to check the accuracy of the information, the trainee is cautioned that this manual is, in some instances, too general or too incomplete to form the basis for final statements regarding benefits and eligibility. Eligibility is determined only by the various administering agencies.

It is suggested that, at the earliest opportunity, the trainee begin to supplement this information through a systematic and regular program of study in other manuals and documents which are more complete and official or semi-official in character. A minimum reference list is contained in the appendix of this manual.

There will be changes in benefits and eligibility from time to time resulting from new legislation and new regulations. This should not discourage the trainee. Many of these changes will come to his attention through the press and radio, or through contact with various administering agencies. The monthly periodical, "Reemployment," published by the Connecticut Veterans' Reemployment and Advisory Commission, will also report significant changes.

ALONZO C. KELLOGG,
Public Service Training
State Department of Education
Hartford, Connecticut
August, 1945

CHECK LIST OF IMPORTANT THINGS TO KNOW AFTER RELEASE FROM THE ARMED FORCES

Musts—

1. *Notify your local Selective Service Board* in person or in writing within 10 days after your discharge, giving your present address and the fact that you have been discharged from service. This is required by law. Ex-servicewomen are excepted. The address is:

2. *If you were not registered with the local Selective Service Board* before you entered service (which would be true, for example, if you entered service before your 18th birthday or were in service before the Selective Service Act became effective) you must appear in person and register. Women are excepted. The address is: (same as No. 1, above).

3. *If you have not already filed and completed payment of your federal income tax* for the period you were in the service, this must be done within six months following your discharge, but in no case later than the 15th day of the third month after the end of the war. For information and advice visit the nearest office of the Collector of Internal Revenue. The address is:

4. *If you want your old job back*, you must apply for it within 90 days, (Merchant Marine, 40 days) after the date of your discharge, in order to benefit from your legal entitlement to such job. For assistance in establishing your right to your old job consult your local Selective Service Board. The address is: (same as No. 1).

Important Things to Consider

5. *Register discharge papers with your town clerk to obtain tax exemptions.* (a) Any property you own in Connecticut is entitled to tax exemption up to \$1,000, or a greater amount if you are receiving a disability pension. (b) You are exempt from the Old Age Assistance Tax. (c) If in the future you should lose your discharge, the town clerk can furnish a certified copy. The Town Clerk's address is:

6. *Obtain photostatic copies of your discharge papers* as an added protection against loss. This service is provided free for veterans by various private agencies. Addresses:(1) Travelers Insurance Company, 700 Main St., Hartford. Apply at the personnel office, Grove Street entrance. One original size and one wallet size are provided within two hours or less. (2)

7. *Important records to put in order and keep in a safe place.* Certain information and proof of relationship may be needed at some future time.

Army or Marine Corps Serial number, Navy Service or file number, or Coast Guard Service number.	Social Security card. Birth certificates (self, wife, children). Marriage certificate.
Discharge papers.	Divorce decrees, if any.
Disability claim "C" number.	Last will and testament.
Insurance policies.	Selective Service registration card.

8. *Mustering-out pay* should be applied for if you do not receive the full amount due you. If honorably discharged since December 6, 1941, you should have received \$100 at the time of discharge; if you had more than 60 days' active service, you should receive a second \$100 one month after discharge; if you had foreign service, you should receive a third \$100 two months after discharge. Any eligible veteran discharged before this law was passed may obtain payment by applying prior to February 3, 1946.

9. *Continue or convert your National Service Life Insurance* Pay premiums promptly and directly to the Veterans' Administration, Insurance Division, Collections Subdivision, Washington 25, D. C.

MATTERS PERTAINING TO VETERANS AND THEIR DEPENDENTS

Personal Affairs of Veterans

1. REPORTING TO SELECTIVE SERVICE AFTER DISCHARGE

See *Check List*, Item 1, page 8.

2. REGISTERING WITH SELECTIVE SERVICE

See *Check List*, Item 2, page 8.

3. FEDERAL INCOME TAX

Administered through local office of the Collector of Internal Revenue.

Description of Benefits.

WHO MUST FILE? Enlisted men and women may exclude \$250, if single, \$300, if married, from service pay on 1942 income. All members of the armed forces, including commissioned officers, may exclude \$1,500 of service pay on incomes for years after December 31, 1942. Also excluded is income derived from U. S. Government or National Service Life Insurance, mustering-out pay, pensions or other allowances for service-connected disabilities. In addition, servicemen and servicewomen are entitled to the regular exemption of \$500. If, after deducting the amount of the exclusions, the remaining income does not exceed the personal exemption of \$500, it is not necessary to file a return for that year, except that:

Every person who was required to file an income tax return for the year 1942 must file a return for the year 1943, no matter what the amount of income was in 1943.

FILING DATES. Members of the armed forces serving within the continental United States must file returns, if required, on the regular dates.

Members of the armed forces serving outside the continental United States or on sea duty may file returns on or before the 15th day of the sixth month following their return, but in no case later than the 15th day of the third month following the end of the war.

PAYMENT DATES. Members of the armed forces who applied for deferment of tax liability for taxable years beginning after De-

ember 31, 1940, may defer payment of tax until six months after discharge from military service if it can be shown that the ability to pay is materially impaired by military service.

REFUNDS. Most members of the armed forces who filed income tax returns for the year 1942 are entitled to refunds for over-payment of tax if the 1943 income tax is less than the 1942 tax.

Married members of the armed forces may file amended joint income tax returns when the one in the armed forces returns, even though the spouse who was not in the armed forces has filed a separate income tax return.

Eligibility. Servicemen and veterans (see Description of Benefits).

Procedure. For information and assistance in filing returns or arranging for payments consult the nearest office of the Collector of Internal Revenue. Addresses are:

Full-Time Offices	Branch-Part-Time Offices	Time
Hartford 64 Pearl Street	Manchester—Post Office Rockville—Post Office Stafford Springs—Town Hall Thompsonville—Post Office	Thursday Wednesday Monday Thursday
Waterbury 17 Leavenworth St.	Thomaston—Post Office Terryville—Town Hall Naugatuck—Post Office Washington Depot—Town Hall Watertown—Town Hall	2nd Thurs. of each month 2nd Tues. of each month 1st and 3rd Mon. of each month 1st Wed. of each month 1st Tues. of each month
New Britain 248 Main Street	Berlin—Town Hall Newington—Town Hall Plainville—Post Office Southington—Post Office Bristol—Post Office	Wednesday Thursday Friday Saturday Every day 8:30-5:00
Norwalk Post Office Bldg.	Darien—Town Hall South Norwalk—Post Office Westport—Post Office New Canaan—Town Hall	Wed. and Saturday 9:00-12:00 Wed. and Saturday 9:00-12:00 Wed. and Saturday 9:00-12:00 Wed. and Saturday 9:00-12:00
Meriden Post Office Bldg.	Middletown—Post Office Wallingford—Post Office	Tuesday and Saturday Tuesday and Saturday
Torrington 30 Mason Street	Winsted—Post Office Lakeville—Post Office Canaan—Post Office Kent—Post Office Bantam—Post Office Litchfield—Post Office	Tuesday—each week Wednesday—each week 1st and 3rd Thurs. of month 2nd and 4th Thurs. of month 1st Friday of each month 2nd Thursday of each month
Norwich 10 Shetucket St.	Putnam Post Office Danielson—Post Office Willimantic—Town Hall	Tuesday and Friday Wednesday and Saturday Tuesday and Saturday
Stamford 227 Bedford St.	Greenwich—Post Office	Every day—8:30-5:00

New London Post Office Bldg.	New London only	
Danbury 8 West Street	New Milford—Post Office Ridgefield—Town Hall	Every Monday Every Monday
New Haven Post Office Bldg.	Derby—Post Office Milford—Town Hall Guilford—Town Hall	Everyday—8:30-5:00 Every Thursday 3rd Thursday of month
Bridgeport 60 Cannon Street	Bridgeport only	

4. RIGHT TO OLD JOB

Administered through Selective Service System.

Description of Benefits. An eligible veteran is entitled by Federal law, under the Selective Service Act of 1940 (Sec. 8), to reinstatement in his former position or to a position of like seniority, status, and pay. He shall not be discharged from such position without cause within one year after such restoration.

Eligibility.

- (1) If such position was in the employ of a private employer or the United States Government.
- (2) If the position was not a temporary position.
- (3) If he left the position subsequent to May 1, 1940, in order to enter upon active service in the military or naval forces of the United States.
- (4) If he satisfactorily completed his period of training and service and received a certificate to that effect.
- (5) If he is still qualified to perform the duties of such position.
- (6) If he makes application for reemployment within 90 days after his release from service (40 days for Merchant Marine).
- (7) If the employer's circumstances have not so changed as to make it impossible or unreasonable.

Procedure. The veteran must make application to his former employer within 90 days after his release from service. If the veteran feels that he is not being reinstated in his former job in compliance with the law, he should consult with the Reemployment Committeeman of his local Selective Service Board, whose duty it is to assist him in securing his rights to reinstatement. The address is:

5. PROPERTY AND OTHER TAX EXEMPTIONS

Administered by the State of Connecticut through the local office of the tax collector.

Description of Benefits. Property to the amount of \$1,000 which belongs to, or is held in trust for, a Connecticut resident who is serving or has served honorably in the armed forces of the United States in time of war is exempt from taxation under State laws for the remainder of his life.

REFUNDS. (In case taxes were paid for years when exemption could have been claimed.) (1) Any eligible veteran who has not received exemption for his period of service in Word War II may receive full refund of all overpayments if application is made within one year after the end of the war. (2) Refund of taxes for years subsequent to discharge may be made for one prior year only, providing application is made within 3 years of the due date of the tax.

A veteran receiving disability compensation or pension, instead of the \$1,000 exemption, is entitled to exemptions as follows:

Disability rating by the U. S. Veterans Administration	Amount of Exemption
At least 10% but not more than 25%	\$1,500
More than 25% but not more than 50%	2,000
More than 50% but not more than 75%	2,500
More than 75%	3,000
Pension for service-incurred loss of a leg or arm or equivalent	3,000

(All exemptions are mutually exclusive.)

A veteran is permanently exempt from the Old Age Assistance Tax if honorably discharged after at least 90 days' service in World War II and if his discharge is recorded with the town clerk within 3 years of discharge. A veteran is also exempt while receiving a federal disability pension. All persons were exempt while in service. Refunds may be obtained for taxes paid in error.

No interest is to be charged on property taxes due for any period during which a person was in service during World War II.

No unincorporated business tax or personal property tax on stock in trade, fixtures and equipment, is to be levied during the first 36 months on a business which is newly established by a veteran of World War II within 2 years of his discharge. Satisfactory proof and a sworn statement of necessary facts must be filed with both the State Tax Commissioner and the local tax collector.

Eligibility. Any veteran who is serving or has served honorably in the Armed Forces of the United States, either in time of war or who is receiving disability pension, and who is a resident of Connecticut on assessment day, or if still in service, who enlisted from Connecticut. The discharge certificate must be recorded with the town clerk within three years of discharge.

A person receiving emergency officer's retirement pay may qualify for increased exemption by applying for and obtaining a disability pension and waiving retirement pay to an amount equal to the disability pension. The Merchant Marine may be counted as members of the Armed Forces for purposes of the \$1,000 property tax exemption and the Old Age Assistance Tax exemption but only for the current tax years in which they serve. Members of the United States Maritime Service who served subsequent to December 8, 1941, and for at least 90 days during the second World War, are granted the property tax exemption for a period not to exceed two years beyond the cessation of hostilities.

Procedure. The certificate of honorable discharge should be recorded in the town clerk's office and a copy of the receipt for the same filed with the town tax collector. Annual proof of increased exemption should be given to the assessors by filing a statement from the Veterans' Administration giving actual disability rating on assessment day.

6. PHOTOSTATIC COPIES OF DISCHARGE CERTIFICATE

See *Check List*, Item 6, page 8.

7. PUTTING RECORDS IN ORDER

See *Check List*, Item 7, page 8.

8. MUSTERING-OUT PAY

Administered through the branch of the Armed Forces in which the person served.

Description of Benefits. \$100 at time of discharge; if the veteran was in active service 60 days or more, he is entitled to receive an additional \$100 one month after discharge; if he served outside the continental limits of the United States, he is entitled to a third payment of \$100 two months after discharge.

Mustering-out pay is not taxable and is entirely exempt from attachment, levy, or seizure.

Eligibility. A veteran having performed active service on or after December 7, 1941 and prior to the termination of the war, and discharged under honorable conditions.

Any eligible veteran who was discharged before the Servicemen's Readjustment Act of 1944 was passed (February 3, 1944) may apply for and receive the mustering-out pay to which he is entitled. This application, however, must be made before February 3, 1946. If a veteran who is entitled to mustering-out pay should die before receiving the full amount due him, his wife, children or parents, in the order named, may apply for and receive the balance.

Not eligible: A veteran who (1) left the service on his own request to enter private employment (unless he served overseas), (2) was receiving a base pay of more than \$200 a month at the time of discharge (those above Army Captain or Navy Lieutenant), (3) receives retirement pay, (4) was a student during his total period of service, or (5) was discharged to enter the United States military, naval, or coast guard academy.

Procedure. Payments should be made by the Armed Forces as a matter of routine procedure. If, after a reasonable time, a veteran has not received the full amount due him, he should write to the following, enclosing the original discharge paper with his address written on it to assure its return:

(No special form is provided. It is suggested that the veterans' service center print or mimeograph its own forms to facilitate the application.)

Army—Finance Officer, U. S. Army, 801 Channing Place, N. E. Washington, 25, D. C. If discharged prior to passage of the Act (February 3, 1944) write to, Finance Officer, Court Square Building, 2 Lafayette St., New York 7, N. Y.

Navy Enlisted Man—Field Branch, Bureau of Supply and Accounts, Navy Department, Cleveland, Ohio.

Navy Officer—Officer Section, Bureau of Personnel, Navy Department, Washington, D. C.

Marine Corps—Commandant, U. S. Marine Corps, Arlington Annex, Washington, D. C.

Coast Guard—Commandant, U. S. Coast Guard, Washington, D. C.

For Further Information Consult: Senate Document No. 152, p. 47, or "Veterans' Guide," p. 31, by Central Hanover Bank, New York.

9. CONTINUING OR CONVERTING NATIONAL SERVICE LIFE INSURANCE

(Summary only. For detailed information see bulletin of above title, Insurance form 1535, issued by the Veterans' Administration.)

Administered through the Veterans' Administration, Insurance Division, Washington 25, D. C.

Description of Benefits.

Why Continue or Convert National Service Life Insurance?

This insurance is on the Five-Year Level Premium *Term* plan. It has no carry-over benefits beyond the expiration of the five-year

term or beyond whatever extended term Congress may grant. (A three-year extension has already been granted.)

There are advantages in converting this insurance to a permanent type policy, or in continuing the term insurance until such time as the veteran is ready to convert it. First, National Service Life Insurance offers lower premium rates than the veteran is likely to obtain through private insurance. The Government pays all administrative costs and losses resulting from the extra hazard of service and no charge for such costs is included in the premium. Secondly, premium payments may be waived for any period of continuous total disability of six or more consecutive months, but not beyond the insured's 60th birthday. Thirdly, there are no restrictions on place of residence, mode of travel, or occupation. Fourthly, a disabled veteran may be at a relative disadvantage in obtaining similar insurance through a private company. Fifthly, though the veteran has no dependents now, it may be worthwhile to continue this insurance under the low rates for the protection of future dependents.

Eligibility. Any serviceman or veteran not dishonorably discharged who has taken out National Service Life Insurance.

Procedure—How to Continue National Service Life Insurance After Discharge.

Make check or money order payable to the Treasurer of the United States in the same amount as the premiums previously paid, and mail within 31 days from the end of the period for which premiums were last paid.

Mail to the Veterans' Administration, Insurance Division, Collections Subdivision, Washington 25, D. C. Enclose full name, complete address, serial number, and insurance policy number. If the insurance certificate or policy number is not known, to insure proper identification, state date of birth, date of separation from the service, rank, rating or grade, and organization at the time of original application for insurance.

Payments should continue to be made as they come due whether or not premium notices are received. Refer to discharge paper for date of last payment, next due date and the amount of premium.

Procedure—How to Convert From "Term" to "Permanent" National Service Life Insurance.

While it is still in force, National Service Life Insurance may be converted at any time after the first policy year and before the end of the five-year period (or extended period), without medical examination, whether or not the insured is still in service.

Application for conversion should be made on VA Insurance Form No. 358, "Application for Change of National Service Life Insurance from Five-Year Level Premium Term Policy to Ordinary Life, Twenty-Payment Life or Thirty-Payment Life Policy."

Enclose with the application the amount of the first premium and state whether premiums will be paid monthly, quarterly, semi-annually, or annually. Mail to the Veterans' Administration, Insurance Division, Collections Subdivision, Washington 25, D. C. (See pages 18-21 in VA Insurance Form 1535, for tables of premiums for various types of policy at various ages.)

REINSTATING NATIONAL SERVICE LIFE INSURANCE

Description of Service. Failure to pay any premium before the expiration of the grace period of 31 days from the due date will cause insurance to lapse. Lapsed policies may be reinstated under conditions as follows.

Reinstating the Five-Year Term Policy

Eligibility. Reinstatement of the five-year term policy may be made any time within the five-year term period, or during any period it is still in force if Congress should extend the five-year period. The only cost for reinstatement is the payment of two months' premiums, one payment for the month it lapsed, one payment for the month in advance.

Procedure. If reinstated within six months of the date of discharge or within three months of the due date of the first premium in default, no physical examination is necessary. Application should be made on VA Form 353. Enclose check or money order payable to the Treasurer of the United States for two months' premiums, and mail to the Veterans' Administration, Insurance Division, Collections Subdivision, Washington 25, D. C.

If reinstatement is not made within the above time limits, the applicant must furnish evidence of good health in the form of a complete report of physical examination.

Such examination will be made without charge by a physician at any Veterans' Administration hospital or regional office, or at the applicant's expense by any physician on the list designated by the Veterans' Administration. The applicant should appear in person at the Veterans' Administration or at the office of the designated physician. Form 353 is not used. Instead, the examining physician will fill out VA Forms 352 and 352a. The applicant should leave with the physician a check or money order payable to the Treasurer of the United States for two months' premiums. The check, together with the Forms 352 and 352a will be mailed by the physician to the Veterans' Administration, Insurance Division, Collections Subdivision, Washington 25, D. C.

Warning: Pay next premium promptly one month after applying for reinstatement, even though not yet notified of acceptance. This will avoid another lapse. If not accepted, overpayments will be refunded.

Reinstating a Permanent Type Policy

Eligibility. Reinstatement of a permanent type policy may be made at any time upon application and payment of all premiums in arrears, with interest from their several due dates at the rate of five percent per annum, compounded annually, and the payment or reinstatement of any indebtedness against the insurance, provided the applicant submits evidence of being in the required state of health.

Procedure. If reinstated within six months of the date of discharge or within three months of the due date of the first premium in default, the applicant's own statement of comparative health is acceptable and application should be made on VA Form 353. Enclose check or money order payable to the Treasurer of the United States for the full amount due (see table following) and mail to the Veterans' Administration, Insurance Division, Collections Subdivision, Washington 25, D. C.

If reinstatement is not made within the above time limits, the applicant should appear for a physical examination and proceed as in "Reinstatement of the Five-Year Term Policy" above, except that the check or money order must cover the full amount due (see table following).

How to Calculate the Amount of Premiums and Interest Due on Reinstatement of a Permanent Type Policy.

Determine the number of monthly premiums due from the first premium in default to the premium for the current month, both inclusive.

From the table of factors given below, select the factor corresponding to the number of monthly premiums due and multiply this factor by the amount of one monthly premium. The result is the total amount of premiums and interest due in order to reinstate the policy.

2 mos.	3 mos.	4 mos.	5 mos.	6 mos.	7 mos.
2.0042	3.0125	4.0250	5.0417	6.0625	7.0875
8 mos.	9 mos.	10 mos.	11 mos.	12 mos.	
8.1167	9.1500	10.1875	11.2292	12.2750	

Example: First premium in default due March 12, 1943. Remittance to cover all premiums and interest due, tendered May 19, 1943.

Monthly premium	Number months	Factor	Monthly premium X Factor
\$12.30	3	3.0125	\$37.05

Designating Beneficiary. The insured has a right to designate a beneficiary or beneficiaries of the insurance within the following classes: Wife (husband), child (adopted child, stepchild, illegitimate child of father only), parent (including parent through adoption and persons who have stood in loco parentis to the insured at any time

prior to his entry into active service for a period of not less than one year), brother or sister (including those of the half blood) of the insured.

The insured may designate, in addition to the principal beneficiary or beneficiaries, any person or persons within the permitted class as contingent beneficiary or beneficiaries. This person or persons will then receive the monthly payments or remaining monthly payments if the principal beneficiary should not survive to receive all the monthly installments.

Procedure—Change of Beneficiary or Beneficiaries of National Service Life Insurance may be made within the permitted classes of persons at any time without their knowledge or consent by notice in writing signed by the insured and forwarded to the Veterans' Administration, Insurance Division, Washington 25, D. C.

Whenever practicable, such notice should be given on Veterans' Administration Insurance Form 336, "Change of Beneficiary—National Service Life Insurance."

A change of beneficiary may not be made by last will and testament although an original designation of beneficiary may be made in this way.

WAIVER OF PREMIUM PAYMENTS DURING DISABILITY

Description of Benefits. Waiver of premium payments is granted for any period of continuous total disability. The waiver may be made effective beginning with the first monthly premium due on or after the commencement of the disability.

Eligibility. Total disability of the insured which continues for six or more consecutive months, provided such disability commences subsequent to the date of his application for insurance, while the insurance was in force under premium paying conditions and prior to the insured's sixtieth birthday. Total disability is interpreted as any impairment of mind or body which continuously renders it impossible for the insured to follow any substantially gainful occupation.

Procedure. Application should be made within one year but not prior to six months of the date of the commencement of the period of disability for which waiver is sought. Application is made on VA Insurance Form 357, which is mailed to the Veterans' Administration, Insurance Division, Washington 25, D. C. If a record of the disability for which waiver is sought is on file in the Newington office, the application form should be mailed to the Veterans' Administration, Newington, Connecticut, so that evidence in proof of the total disability may be added in support of the application.

The insured should continue to pay premiums regularly until otherwise notified. He will receive refund of payments for the period of waiver.

10. DISCHARGE CERTIFICATES

Administered through the Army and the Navy.

Lost Discharge Paper

Description of Service. May be replaced by a certificate in lieu of discharge.

Eligibility. Any veteran who has lost his discharge paper.

Procedure. Fill out application for certificate in lieu of discharge. For the Army use AGO Form 0214; for the Navy use NAVPERS Form 663. The Army form requires one witness, the Navy form requires two witnesses, in addition to the notary or official administering the oath that statements are true and correct. The required finger prints may be made by using an ordinary ink pad.

Mail Army form to: Adjutant General of the Army, Demobilization Unit, High Point, North Carolina.

Mail Navy form to: Bureau of Navigation, Navy Department, Washington, D. C.

Correction of Discharge Paper

Description of Service. Incomplete or incorrect information of the discharge paper may be corrected upon request.

Eligibility. Any veteran whose discharge paper contains an error.

Procedure. Make out an affidavit, properly signed and notarized. Enclose original copy of discharge paper.

Army—Mail to: Adjutant General of the Army, Washington, D. C.

Navy—Mail to: Bureau of Navigation, Navy Department, Washington, D. C.

Review of Discharge

Description of Service. Occasionally errors or injustices occur in determining the type of discharge to which a service man or woman is entitled. Boards of review are established in the War and Navy Departments to correct these. The petitioner may appear before the board of review, or be represented by a lawyer, and witnesses may be called to testify for him, although none of these three is required in order to have the petition considered.

Eligibility. Within fifteen years after being discharged from the service, or before June 22, 1959 (whichever is later), a veteran, who believes that the reason for his discharge or dismissal needs to be reviewed, may petition the board of review in his own branch of the service. The surviving spouse, next of kin, or legal representative

may make this application for a veteran who has died. A veteran discharged by sentence of a general court martial *ordinarily* is not eligible for review of discharge.

Procedure. Since the review of a discharge is a serious and important matter, it is usually wise to secure the aid of the American Red Cross or any one of the veterans' organizations in preparing the petition and presenting the necessary evidence and witnesses. Each of these organizations maintains representatives in Washington who can appear for the petitioner before the board of review. There is no charge for this service.

The following forms are used: Army—WD AGO Form 94, "Application for Review of Discharge or Separation from the Army of the United States." Navy—NAVEXOS-1297 and NAVEXOS-1298.

Enclose original discharge paper and mail to:

Army—Adjutant General's Office, Washington 25, D. C.

Navy—Navy Department, Board of Review, Discharges and Dismissals, 1602 Tempo Building 2, 19th and D Streets, N. W., Washington, D. C.

11. CLAIMS FOR BACK PAY

Administered through the branch of Service from which discharged.

Description of Service. Payment of back pay.

Eligibility. Any serviceman or veteran not having received the full amount of pay due for service in the armed forces.

Procedure. No special form is provided. Write a letter stating the dates for which pay was not received. Include all pertinent personal data such as name, address, serial number, branch of service, unit with which last served, date and place of discharge, and the character of the discharge received.

Army—Address inquiries to the Finance Officer at the camp in the United States from which discharged.

Navy, Marine Corps, Coast Guard—Address inquiries to the Paymaster at the point in the United States from which discharged.

In the event of difficulty in obtaining back pay, the final recourse is through the Chief of Finance, U. S. Army, Washington, D. C. or for the Navy, Marine Corps, and Coast Guard, the Claims Division, General Accounting Office, Washington, D. C.

12. WEARING OF UNIFORM

Administered through respective branches of the armed forces.

Regulations. A veteran, discharged under honorable conditions, is permitted to wear his uniform from the time of his discharge to the time of his arrival at his home. In no case is the uniform to be worn later than 90 days after discharge, except for special occasions and ceremonies. Every discharged man or woman is required, under regulations recently issued, to wear on his uniform a small cloth badge which designates the completion of honorable service in World War II. (Since all branches of the service have not yet made final arrangements for issuing these badges, many veterans may not have received them.)

On ceremonial occasions a veteran wears the uniform and insignia of the highest rank or grade which he held in the service. All medals and other decorations are to be worn at such times. Because of the scarcity of metals, in many cases only the ribbon which designates the kind of medal awarded has been issued. It is expected that the medals themselves will be available shortly after the end of World War II.

13. REINDUCTION AFTER DISCHARGE

Administered through Selective Service.

Description of Service. Persons released or discharged from the armed forces may be reinducted under certain conditions.

Eligibility. Determined by Selective Service according to circumstances of the case in question.

Procedure. Apply to local board of Selective Service.

14. OBTAINING WAR BONDS

Administered through the branch of Service from which discharged.

Description of Service. War Bonds which have been purchased while in service and held for safekeeping may be obtained upon request.

Eligibility. Any serviceman or veteran for whom war bonds have been held in safekeeping by the government.

Procedure. Address request as follows:

Army—Army War Bond Office, 366 W. Adams Street, Chicago, Illinois.

Navy—Navy Department, Field Branch (Bond Issuing Division), Bureau of Supplies and Accounts, Cleveland 15, Ohio.

Marine Corps—War Bond Issuing Officer, Headquarters, U. S. Marine Corps, Room 4336, Arlington Navy Annex, Washington 25, D. C.

Coast Guard—War Bond Issuing Officer, U. S. Coast Guard Headquarters, Station C-1, 1300 E. St., N. W., Washington 25, D. C.

15. RECOVERY OF LOST PROPERTY

Administered through respective branches of the armed forces.

Description of Service. Return of any personal property which has been lost, recovered and turned over to the proper authorities, and which is identifiable.

Eligibility. Any serviceman or veteran who has lost personal property which has been recovered by armed forces authorities and which can be identified.

Procedure. To recover lost property or personal effects, a veteran should write a letter to whichever one of the following is in his branch of the service:

Army—Army Effects Bureau, Quartermaster Depot, 601 Hardesty Avenue, Kansas City, Missouri.

Navy—Bureau of Naval Personnel, Navy Department, Washington 25, D. C.

Marine Corps: Men or women in active service—Commandant, Marine Corps, Headquarters, U. S. Marine Corps, Washington 25, D. C.

Discharged, missing, or deceased—U. S. Marine Corps, Effects Bureau, Scotia, New York (or) U. S. Marine Corps, Effects Bureau, U. S. Naval Supply Depot, Clearfield, Utah.

Coast Guard—U. S. Coast Guard Headquarters, Military Morale Division, Washington 25, D. C.

In writing about lost property, be sure to give a complete and accurate description of each item, as well as your serial or service number, your military rank or grade, the place and length of your service, your present mailing address, and any information you can supply about the probable present whereabouts of the lost item.

Surviving relatives of deceased or missing service men or women may write to inquire about the personal property of such persons. Descriptions of the articles lost must be given.

16. OBTAINING DISCHARGE LAPEL BUTTONS

Administered through respective branches of the armed forces.

Description of Benefit. Every veteran honorably discharged after September 9, 1939, is permitted to wear a lapel button to signify honorable military service in World War II. These buttons are being issued now at the time of discharge in the various separation centers.

Eligibility. Any veteran honorably discharged after September 9, 1939.

Procedure. Eligible veterans who did not receive lapel buttons may secure them by applying as follows:

Army—Apply in person with original discharge papers or send original discharge to one of these addresses by registered mail with a letter requesting the lapel button: (1) Veterans' Service Center, 43 Prospect Street, Hartford, Connecticut, (2) Armed Forces, Induction Station, Orange Street Armory, New Haven, Connecticut, (3) Community Service Center, 258 Golden Hill Street, Bridgeport, Connecticut.

Navy—Apply in person with original discharge paper to the U. S. Navy Recruiting Station, 185 Church Street, New Haven, or send original discharge to this address by registered mail with a letter requesting the lapel button.

Marine Corps—Apply in person with original discharge paper to U. S. Marine Corps, Induction and Recruiting Station, Room 223, Post Office Building, Hartford, or send original discharge to this address by registered mail with a letter requesting the lapel button.

Coast Guard—Send original discharge paper by registered mail with a letter requesting the lapel button to The Commandant, United States Coast Guard, Washington 25, D. C.

A veteran who has lost his lapel button may secure another in the following manner:

Army, Marine Corps, Coast Guard—Same procedure as that outlined above.

Navy—Write to the Bureau of Naval Personnel, Navy Department, Washington 25, D. C., for authorization to purchase a lapel button. Enclose original discharge paper. Use registered mail.

Caution: Be sure name and present mailing address is written clearly on discharge papers to insure return.

17. VETERANS' PREFERENCES

The situation in regard to preferences and priorities for veterans may be expected to change considerably during the first few months following the end of the war. To keep up with new rulings it is suggested that one contact the various agencies directly and also watch for pertinent articles in "Reemployment," the monthly magazine of the Connecticut Veterans' Reemployment and Advisory Commission. With the relaxation of wartime controls, many of the preferences previously granted to veterans will lose their significance.

Agencies which have been or are granting preferences for veterans are:

Civil Service (Federal, State, Local).—Grants five points (ten for disability) to veterans in addition to earned rating toward eligibility. See "Directory," Reemployment Commission, p. 38 and p. 46. This will doubtlessly continue as a permanent preference.

Property and other tax exemptions (see Item No. 5).

Town Clerk—The town clerk's fee of 25c for recording each certificate of discharge and the fee of 10c for making a list of names of claimants has been repealed and such service shall be performed without renumeration.

Town, City or Borough—No town, city or borough shall require a license fee from any veteran who has resided in the State for the two years immediately preceding application, for the privilege of buying, selling or vending goods, wares or merchandise within its limits.

Motor Vehicle Department—The operator's license fee and examination fee is waived for anyone in active service in the Armed Forces and for an honorably discharged veteran for one licensing period, providing application is made within one year following discharge and the veteran was a legal resident of Connecticut at the time of his induction.

Bar Association—Admission to the bar of this State without examination, upon motion of the bar association of the county in which he resides, may be granted to any veteran who was a resident of Connecticut at time of induction and who has served for not less than one year in the Armed Forces, provided that application is made within one year of his honorable discharge and within one year of the end of the war, and provided that the veteran was graduated since June 1, 1941 from a law school of approved standing.

Smaller War Plants Corporation—Handles applications for the purchase of surplus material and equipment disposed of by the Navy, Commerce Department and Reconstruction Finance Corporation. Veterans are given an eighteen-day preference in the purchase of such equipment and supplies for business purposes (but not for resale). It is advisable for a veteran to file application even though the de-

sired item has not yet been declared surplus. As the items become available, he will be notified. Each veteran may purchase up to a value of \$2500. Purchase is "as is" and "where is." District offices in Connecticut are located as follows: Hartford, 119 Ann Street, Bruce MacMillian, Manager; New Haven, 152 Temple Street, Fred Sansone, Manager; Bridgeport, 144 Golden Hill Street, F. E. House, Manager.

Office of Price Administration—The veteran may use *borrowed funds* for the 20% down payment from the purchaser's own money required of other persons in order to evict a tenant from a newly purchased home.

On the basis of the circumstances in each case, the Area Rent Director may allow a reduction, to as low as three months or less, in the usual six-month waiting period required to evict a tenant from a home newly purchased for the owner's occupancy.

A veteran is the only person permitted to start a new business as an industrial user of rationed commodities.

18. LEGAL COUNSEL

Administered through American Bar Association and local legal groups.

Description of Services. Legal advice and in some instances representation in suits or court action are provided for veterans without charge on a volunteer basis by members of the legal profession.

Since this is a voluntary contribution by members of the legal profession, no time limit has been placed upon the availability of such free service. However, it seems logical that the time limit should correspond to the period of eligibility under the Soldiers' and Sailors' Civil Relief Act (approximately six months following the end of the war).

Eligibility. Any serviceman or veteran.

Procedure. Contact local legal aid society or bar association, or the State Bar Association, Mr. James W. Cooper, Secretary-Treasurer, 205 Church Street, New Haven, Connecticut.

19. SOLDIERS' AND SAILORS' CIVIL RELIEF ACT

Administered through local courts or through services of attorney to obtain for a veteran the rights granted him under the Act.

Description of Benefits. At the discretion of the court, temporary suspension during the present war and for six months thereafter, of legal proceedings pertaining to rent, installment contracts, mortgages, insurance taxes, homestead rights, etc., dependent upon whether the civil rights of the serviceman or veteran would be materially affected by reason of his military service. Also the veteran has the

opportunity to reopen within 90 days after his discharge a case where judgment has been rendered against him and his defense was prejudiced by reason of his military service.

The protection provided by this law is not automatic and does not prevent the bringing of an action against a serviceman or veteran.

The act does not relieve a soldier from his obligations or impose a moratorium thereon.

Eligibility. Any serviceman. Benefits extend to veterans for 90 days, six months, or more after discharge depending upon the particular benefit. (See Description of Benefits).

Procedure. Obtain legal counsel.

For further information see: Senate Document No. 152, p. 19-22.

20. HOUSING INFORMATION

Administered through (local agencies).

Description of Services. (Rentals and ownership; rooms, apartments, and homes; furnished and unfurnished).

Eligibility. (Priorities for families of servicemen, or for veterans).

Procedure.

21. PERSONAL AND FAMILY ADJUSTMENTS

Administered through (1) American Red Cross, local chapter, (2) Social casework agencies, (3) Clergymen, (4) Psychological and psychiatric counseling services, (5) Alcoholics Anonymous.

Description of Services. Social case workers are trained to understand personal and family adjustments and to help individuals and families in working out their own solutions through assistance in gaining insight and understanding regarding their situations. Many clergymen have suitable training, interests and skill in personal counseling. Extreme cases should be referred to professional psychiatric or psychological counselors. Alcoholics Anonymous offer help for chronic alcoholic addicts.

Eligibility. Any person (Any special services for veterans).

Procedure. Contact one of the local agencies offering the services appropriate in each particular circumstance. By the spring of 1946, the Regional Office of the Veterans' Administration expects to have in operation a psychiatric clinic for veterans at 95 Pearl Street, Hartford.

Financial Benefits For Veterans

22. READJUSTMENT ALLOWANCES AND UNEMPLOYMENT COMPENSATION

Administered through the Unemployment Compensation Division of the Connecticut State Department of Labor.

Description of Benefits:

Length of Active Service in Armed Forces	Number of Allowance Payments
16 days but less than 1 month and 16 "	8 (weeks)
1 month and 16 "	16
2 months and 16 "	24
3 " 16 "	28
4 " 16 "	32
5 " 16 "	36
6 " 16 "	40
7 " 16 "	44
8 " 16 "	48
9 " 16 or more	52

An allowance of \$20 per week is paid to eligible veterans during total unemployment. For partial unemployment he may receive the difference between his earnings (less \$3), and \$20 per week. He should realize, however, that his claim for partial allowance uses up one weekly allowance payment.

For example, suppose in a week of partial unemployment he earned \$14 and made claim for allowance for that week. He would receive the difference between what he earned, \$14 (less \$3) and \$20, or a total of \$9. This allowance payment of \$9 would use up one weekly payment.

Veterans fully engaged in self-employment whose net earnings have been less than \$100 in the previous calendar month may be entitled to receive the difference between \$100 and their net earnings for such month.

If entitled, a veteran may receive readjustment allowances after using up his unemployment compensation benefits.

Eligibility. Eligibility for State "unemployment compensation" depends upon previous work in "covered" jobs. The veteran should first utilize this benefit since entitlement to it usually expires sooner than entitlement to readjustment allowance. A veteran receiving unemployment compensation may not receive readjustment allowance at the same time unless the former is less than \$20 per week.

Servicemen's Readjustment Allowances may be paid to an eligible veteran for each week of unemployment, not to exceed 52 weeks, which occurs not later than two years after discharge of two years after the termination of the war whichever is the later date.

To be eligible he must:

1. Be totally or partially unemployed.
2. Be able to work, available for work, and willing to work.
3. Register for work.
4. Be a resident of the United States.
5. Have served actively in the Armed Forces of the United States for 90 days after September 16, 1940 and prior to the termination of the present war (or less than 90 days of active service if discharged by reason of an injury or disability incurred in service in line of duty).
6. Have been discharged or released from active service under conditions other than dishonorable.

Generally speaking, a veteran will be ineligible to receive allowance payments in any week in which:

1. His unemployment is due to a labor dispute with which he is connected.
2. He receives subsistence allowance or pension in conjunction with training at government expense (under Public Laws 346 or 16).
3. He leaves suitable work voluntarily, without good cause.
4. He is suspended or discharged for misconduct.
5. He fails, without good cause, to apply for or accept suitable work to which he is referred by the United States Employment Office.
6. He fails, without good cause, to attend an available and suitable free training course.

Procedure. Apply in person at nearest office of the Unemployment Compensation Division of the State Department of Labor. This office is located in your local United States Employment Service office. Ask for a representative of the Unemployment Compensation Department.

Bring with you:

1. *Original* discharge papers.
2. Unemployment notice from your last employer if you have been employed since your discharge and received such a notice.
3. Social Security Card, if you have one.

CAUTION TO VETERANS' ADVISERS—*Do not attempt to interpret eligibility or benefits unless fully informed. Do not assure veterans that they are entitled to benefits or raise their hopes without complete certainty. Refer the veteran to the nearest U. C. Office.*

23. SOLDIERS', SAILORS' AND MARINES' FUND (State Fund)

Administered by the State of Connecticut through the American Legion.

Description of Benefits. Temporary financial assistance is provided in the form of weekly living allowances based upon the number of persons in the family plus supplementary relief if deemed necessary. The total amount of financial assistance and the continuance of such assistance depend upon the needs.

Eligibility. Any veteran of the Armed Forces who enlisted from Connecticut and served at any time during the Spanish-American War, World War I or World War II, who was honorably discharged, who is worthy of assistance and who is in need of temporary financial assistance. A wife or dependent children of such veteran may receive assistance if in need. The widow of such veteran may receive temporary assistance if needed for a period immediately following the death of the veteran.

Procedure. Contact the State Fund Chairman of the local American Legion Post.

24. LOCAL BENEFITS OR WELFARE SERVICES

Administered through.

Descriptions of Benefits.

Eligibility.

Procedure.

Loans For Veterans

25. HOME, FARM, BUSINESS LOANS

I. *Administered* through the Farm Security Administration, U. S. Dept. of Agriculture.

Description of Services. Assistance to any citizen in operating a farm through: (1) Loans to finance farm operations (seed, fertilizer, livestock, tools, etc.) carry 5% interest, may be as large as \$2500, and may supplement GI Bill of Rights loans, (2) Loans to buy, develop or enlarge family-type farms carry 3% interest over a 40-year repayment period. During the 12 months, which began July 1, 1945, 25 million dollars is available for Farm Ownership Loans exclusively for veterans.

Eligibility. Character, ability and willingness to help himself are the collateral for FSA loans which are worked out on a sound plan with the help of the supervisor.

Procedure. Contact your county supervisor: (1) Leighton G. Cleaves, 28 Shetucket Street, Norwich, Tel. 3989, serving Middlesex, New Haven, New London and Windham Counties; (2) Wilbur T. Locke, 2 Spring Street, Windsor Locks, Tel. 378, serving Litchfield, Fairfield, Hartford and Tolland Counties.

II. Administered through any private lending agency and partially guaranteed by the Veterans' Administration.

Description of Benefits. The Administrator of Veterans' Affairs will guarantee not to exceed 50% of a loan provided that the aggregate amount guaranteed shall not exceed \$2,000. Interest for the first year on the guaranteed part of the loan will be paid by the Administrator and need not be repaid by the veteran. Loans guaranteed by the Administrator must bear interest at a rate not exceeding 4% per year and must be payable in full in not more than twenty years.

The loan must be judged practicable by the Administrator and must be for the specific purposes as follows: (1) purchase, construction, repair, alteration or improvement of a home to be occupied by the veteran, (2) purchase or improvement of a farm or farm equipment to be operated by the veteran, or (3) purchase of a business, business property, or equipment to be used by the veteran for the purpose of earning a livelihood.

The loan may not be used as working capital to pay wages, or to purchase items for resale. It may be used for purchase of a car if actually to be used in conduct of a business or farming operation.

The loan is not a gift. The entire amount must be repaid. Therefore, every precaution should be exercised to make sure that it will be a benefit and not a burden to the borrower.

Eligibility. (1) Ninety days' active service at any time on or after September 16, 1940 and prior to the end of the war, or if less than 90 days' active service, the discharge must have been for reason of a disability incurred in line of duty, (2) an other than dishonorable discharge.

Application must be made within two years after the end of the war, or if discharged later than the end of the war, within two years after discharge, but in no event more than five years after the end of the war.

Procedure:

- (1) The veteran should first consult with any person or lending agency which is willing to approve the loan for the purpose specified and to make the loan at interest not exceeding 4% per year. The Veterans' Administration does not make these loans.
- (2) The veteran should then verify his eligibility for a loan guarantee by completing VA Finance Form 1800, Certification of Eli-

gibility. Forms may be obtained from the lending agency or from the Veterans' Administration. The original discharge paper or a certified photo copy together with the VA Form 1800 should be sent to the Manager, Veterans' Administration, 95 Pearl Street, Hartford, Connecticut.

- (3) The form is then completed and returned to the lender by the Veterans' Administration with a certification that the veteran is eligible and the requested amount of guarantee credit has been reserved for the loan. The form names an approved appraiser to evaluate the property and informs the lender where to submit an "application for guarantee." The lender and the veteran then complete the application for guarantee and submit it together with normal credit information to the Veterans' Administration.
- (4) The Veterans' Administration then checks the application and issues a guarantee of credit if the loan meets the requirements of the law.

Note: The veteran may have to pay an appraiser's fee and depending upon the nature of the undertaking may need to pay for insurance and furnish his own operating capital.

For further information, see (1) p. 176-179, Senate Document No. 152. (2) p. 11-20, "Veterans' Guide." Central Hanover Bank, N. Y. C.

Education And Training

26. EDUCATION AND TRAINING FOR ALL VETERANS

Under
Servicemen's Readjustment Act of 1944
(Public Law 346, 78th Congress)

Administered through Veterans' Administration, 95 Pearl Street, Hartford, Connecticut.

Description of Benefits. TYPES OF COURSES: Veteran may select his own course at any educational or training institution in the United States which accepts him provided the institution is on the list approved by the State Board of Education or the State Apprenticeship Council.

TYPES OF EDUCATIONAL INSTITUTION: Public or private, elementary, secondary and other schools furnishing education for adults; business schools and colleges; scientific and technical institutions; colleges, vocational schools, junior colleges, teachers' colleges, normal schools, professional schools, universities and other educational and training institutions, including industrial establishments providing apprentice or other training on the job.

EXPENSES PAID: The Veterans' Administration will pay to the educational or training institution the customary cost of tuition and such laboratory, library, infirmary and similar payments as are customarily charged, and may pay for books, supplies, equipment and such other necessary expenses (exclusive of board, lodging, other living expenses and travel) as are required. Such payments shall not exceed \$500 for an ordinary school year.

LIVING ALLOWANCE: The Veterans' Administration will also provide a subsistence allowance of \$50 a month if the veteran has no dependents, \$75 if he has dependents regardless of the number of such dependents. (This amount may be reduced, however, if the veteran attends on a part-time basis.)

Eligibility. Any person in *active* service on or after September 16, 1940, and prior to the termination of the present war is eligible provided: (a) Release or discharge was under conditions other than dishonorable, (b) Service was for 90 days or more, or if for less than 90 days, discharge was for actual service incurred injury or disability.

In computing the period of active service, deduction will be made for: (a) Periods of absence without leave for which pay was forfeited, (b) The time spent as a cadet or midshipman at one of the service academies, (c) Time assigned for a course of education or training under the Army specialized training program and the Navy college training program, which course was a continuation of a civilian course and was pursued to completion.

Education or training must be started not later than two years after the end of war or, if not discharged until a date later than the end of the war, the veteran has until two years after the date of his discharge. But in no event shall training or education benefits continue beyond seven years after the close of the war.

All veterans meeting the above requirements are eligible for a refresher or retraining course not to exceed one year or its equivalent in part-time study.

All veterans meeting the above requirements whose education or training was interrupted or interfered with by entering service (veterans under 25 at the time of entering service are presumed without proof, to have had their education interrupted) are entitled to any type of education or training they may elect through an educational or training institution, including apprentice training in industry, which is on the approved list. Such training or education may be for at least one year or its equivalent in part-time study and if this first year is completed satisfactorily, the veteran is entitled to additional education or training not to exceed the length of time he spent in active service after September 16, 1940, and before the end of the present war, except that no course of education or training shall exceed four years.

Procedure. If the veteran has ascertained his eligibility, he may enroll at the institution of his choice, providing it is on the approved list, and at the time of enrollment obtain an application form from the institution or from the Veterans' Administration. The application, Form 1950, should be completed, notarized and mailed or taken to the Veterans' Administration, 95 Pearl Street, Hartford, together with a certified copy or certified photostatic copy of his discharge paper. If he prefers, the veteran may submit this application form prior to enrollment.

For *information* and *counsel* in selection of an institution, in selection of a program of studies, in selection of a career, in appraisal of records, the following sources may be consulted:

- (1) Veterans' Administration counselors are available at Hartford and at branch offices to help in selecting a career and program of studies. Such counseling is also available to veterans at certain colleges and universities under contract with the Veterans' Administration.
- (2) Some communities in Connecticut, such as Bridgeport, Stamford, Norwalk, provide counseling for veterans and others.
- (3) Most colleges and universities have some person who is designated to give such assistance. Local high school principals may also be consulted. The Red Cross or any one of the Veterans' organizations will assist in filling in the application form.
- (4) Local offices of the United States Employment Service through a special veterans' representative provide a limited job counseling service and information regarding employment opportunities which may have a bearing upon the program of education or training to be selected.
- (5) A "Directory of Educational Opportunities in Connecticut" State Department of Education, Hartford will be helpful for a quick over-all survey of degree-granting institutions and State Vocational Technical Schools on the approved list.
- (6) The Armed Forces Institute, Madison 3, Wisconsin, will furnish to veterans or to institutions, official records of the veteran's training and experience acquired while in service together with descriptions of such training and experience which will enable educational institutions to evaluate the individual's record in terms of academic credit. Application for this service should be made on the "Request for Report of Educational Achievement," USAFI Form No. 47. USAFI will also administer and report results on accreditation examinations which measure competence in terms of civilian school standards. Two types are offered, subject examinations, and general education development examinations. Applicants for examinations should apply on "Application for Institute Test or Examination," AFI Form No. 68.
- (7) "A Guide to the Evaluation of Educational Experiences in the Armed Forces" by the American Council on Education, 363 Administration Building, Urbana, Illinois. \$9.00.

27. EDUCATION AND TRAINING FOR DISABLED VETERANS

(Public Law 16, 78th Congress)

Administered through Veterans' Administration, 95 Pearl Street, Hartford, Connecticut.

Description of Benefits. TYPES OF COURSES: The purpose of vocational training and rehabilitation must be to restore the employability which has been lost by virtue of a handicap due to a disability incurred in or aggravated by service. The training must be aimed toward a specific vocational objective. The vocational objective, the program of instruction, and the institution to provide the instruction are determined by a counselor of the Veterans' Administration in consultation with the veteran and on the basis of the individual veteran's education, vocational experience, personal desires and present disability and capacity to succeed in the chosen field. Training is limited to four years and within six years after the end of the war.

TYPES OF EDUCATIONAL INSTITUTION: College, business or trade school or on-the-job with a business firm.

EXPENSES PAID: Tuition, books, supplies and equipment are provided at government expense. LIVING ALLOWANCE: During training, if the pension being received is less than \$92 per month, it will be increased to the rate of \$92 per month, if single; \$103.50, if married, with an added allowance of \$5.75 a month for each child and \$11.50 for each dependent parent.

Eligibility. Vocational training is available to veterans of World War II with an other than dishonorable discharge who are eligible for disability pension based upon a service-connected disability of 10% or more and who are judged to be in need of vocational training to overcome the vocational handicap of such disability. (Need for such vocational training must be decided by the Veterans' Administration).

Procedure. Need for training is established by the Veterans' Administration upon receipt of an application for vocational training on VA Form 1900. Blank forms and assistance in filling in the forms may be obtained at the Veterans' Administration at Hartford, at one of its field offices, or from the Red Cross or any one of the Veterans' organizations, or from a community advisory or information center. The veteran will then receive by mail a request, with suitable travel allowance, to appear at Hartford or New Haven for an interview, the purpose of which is to determine eligibility and need, to select a vocational objective and an appropriate training program. Prior to filing application Form 1900, the veteran must have filed Application for Pension, Form 526, and have been granted a pension allowance based upon a service-connected disability of 10% or greater.

In addition to the offices at 95 Pearl Street, Hartford, and 30 Davenport Avenue, New Haven, other guidance offices are in process of being set up in other parts of the State.

28. EDUCATION AND TRAINING FOR HANDICAPPED CIVILIANS

(Public Law 113, 78th Congress)

Administered through Division of Rehabilitation Service, Connecticut State Department of Education, Hartford.

Description of Benefits. TYPES OF COURSES: The purpose of the vocational training is to develop and restore the working usefulness of disabled individuals. The training must be aimed toward a specific vocational objective. The vocational objective, the program of training and the institution to provide the training are determined by an adviser of the Division in consultation with the individual on the basis of the individual's education, vocational experience, personal desires, present disability, and capacity to succeed in the chosen field.

(In addition to vocational guidance, vocational training and placement, Public Law 113 provides that there will be made available, "any service necessary to render a disabled individual fit to engage in a remunerative occupation." These include diagnosis and physical restoration which may involve medical and surgical treatment, hospitalization, nursing services, dentistry, drugs and supplies, provision or repair of artificial appliances, physical and occupational therapy and psychiatric treatment.)

TYPES OF EDUCATIONAL INSTITUTION: Recognized courses by public or private commercial schools, vocational schools, technical schools, colleges, universities, training on the job, correspondence and extension courses, tutorial instruction, and others.

EXPENSES PAID: Without cost to the individual the Bureau provides funds to cover tuition and fees. Instructional material, equipment and other services of the Bureau are also provided without cost where economic need exists.

LIVING ALLOWANCE: Provision of a reasonable amount of maintenance where proven necessary, during periods of training. This amount would not be sufficient for the support of dependents.

Eligibility. Any person is eligible who is 16 years of age or over, who resides in the State of Connecticut, who has a vocationally handicapping condition, physical or mental, who needs aid to restore vocational usefulness, and who reasonably can be expected to profit by rehabilitation services.

Vocationally handicapped merchant seamen are entitled to apply for rehabilitation service, but veterans of the Armed Forces who are eligible, ordinarily are expected to apply to the Veterans' Administration.

Procedure. Application may be made by personal interview, mail or telephone, to the Division of Rehabilitation Service, State Office Building, Hartford, Connecticut, telephone 7-6341, Extension 336, or to the nearest field office—Hartford: 54 Church Street; Bridgeport: 1211 Fairfield Avenue; New Haven: 185 Church Street; Waterbury: 36 North Main Street; Norwich: 257 Main Street.

29. TYPES OF EDUCATIONAL AND TRAINING OPPORTUNITIES

Information regarding education in Connecticut, including lists of all institutions approved to date for training and education of veterans under Public Law 346, may be obtained from the State Department of Education, Hartford.

Vocational Training

State Vocational-Technical Schools. (See directory of "Educational Opportunities in Connecticut," Bulletin 40, by Connecticut State Department of Education, Hartford.) In addition to their regular programs, several of the State Vocational-Technical Schools, (Bridgeport, Hartford, New Haven, Waterbury) are planning to conduct job try-out programs, the nature and length of the program to vary with the needs of the individual.

Junior Colleges in Connecticut. (See index of Major Fields of Study in Bulletin 40, above.)

Private Schools. (Consult local telephone directories and other sources.)

Apprentice Training

In Connecticut over 100 companies provide apprentice training programs which are approved by the Connecticut State Apprenticeship Council. These programs offer training on the job with supplementary technical instruction.

Information about opportunities and plants offering training may be obtained at all local offices of the United States Employment Service. Persons also may apply directly to a company giving apprentice training, or to the Connecticut State Apprenticeship Council, Room 361, State Office Building, Hartford, Connecticut.

Distributive Education

The Division of Vocational Education of the State Department of Education is organizing courses in local communities on "How to Open a Small Business." The course covers 20 weeks, five nights a week. Emphasis is on retail and service businesses. Students are advised to work at a job in the field of their interest while taking the course.

Correspondence Courses

From the central office of the State Board of Education correspondence courses in vocational fields have been prepared in order that those youths and adults of our state who are not within reasonable distance of a technical school may have an opportunity for study.

High School Education

Consult local high school principal for information about courses offered, special programs, and State High School Diploma. Special high school programs, primarily for veterans and all others whose edu-

cation has been interrupted since September 1, 1940, are to be offered in ten or more communities to serve the State on a regional basis. Persons from neighboring communities may be accepted on a tuition basis paid for by the community in which they live. Courses will be offered both days and evenings and adjusted to the needs and pace of the individual.

Higher Education

(See "Directory of Educational Opportunities in Connecticut," Bulletin 40, by Connecticut State Department of Education, Hartford.)

30. EMPLOYMENT SERVICES

Administered through (1) the United States Employment Service, (2) the United States Railroad Retirement Board, (3) the United States Civil Service Commission, (4) the State Personnel Department, (5) the Agricultural Extension Service, (6) labor unions, private employers and others.

Description of Services. Job placement and employment. War veterans are granted special preferences of five points (ten points if disabled) on their eligibility ratings for State and Federal Civil Service positions. For further details contact the above agencies or consult the "Adjustment and Reemployment Guide and Directory" of the Connecticut Reemployment Commission, State Armory, Hartford. The "Guide" will be sent free upon request.

Eligibility. Any employable person qualified for a particular position. Citizenship is required for civil service positions.

Procedure. Apply in person, or write, to the office serving the area in which you reside.

(1) United States Employment Service—

State Office
122 Washington Street
Hartford

Local offices—

ANSONIA
Edward L. Molloy, Manager
87 Main Street—Tel. Derby 2013

DANBURY
Louis Simons, Manager
43 New Street—Tel. 1700

BRIDGEPORT
George H. Stone, Manager
1281 Main Street—Zone 3—Tel. 5-0112

DANIELSON
Elwood Travis, Manager
100 Main Street—Tel. 760

BRISTOL
Paul Manwaring, Manager
Malone Bldg., Malone Court
Tel. 4147

HARTFORD
Cyrus G. Flanders, Manager
414 Capitol Ave., Zone 6—Tel. 2-9174

MERIDEN
Miss Edna Harmon, Manager
99 Colony Street—Tel. 1216

MIDDLETOWN
E. LeRoy Brainerd, Manager
279 Main Street—Tel. 3480

NEW BRITAIN
Louis Pizer, Manager
37 Court Street—Tel. 7400

NEW HAVEN
Alice Marshall, Manager
673 Chapel Street—Tel. 7-3101
Zone 10

NEW LONDON
Mrs. Elizabeth F. Drew, Manager
Union and Church Streets—Tel. 9041

NORWALK
Mrs. Rose A. Russell, Manager
3 Isaac Street—Tel. 6-4416

NORWICH
William A. Loughlin, Manager
320 Main Street—Tel. 4360

STAMFORD
Robert H. O'Neill, Manager
1 Grove Street—Tel. 4-3117

THOMPSONVILLE
Edward L. Crook, Manager
55 High Street—Tel. 3371

TORRINGTON
Leroy Purdy, Manager
61 Main Street—Tel. 3189

WATERBURY
Paul S. Parsons, Manager
134 Bank Street—Tel. 4-6103
Zone 18

WILLIMANTIC
Arthur Howeil, Manager
670 Main Street—Tel. 1437

(2) The United States Railroad Retirement Board—
242 Orange Street
New Haven, Connecticut

(3) The United States Civil Service Commission—
Announcements and applications for currently open civil service examinations may be obtained at any first or second class post office; the Regional Office, First United States Civil Service Region, Post Office Building, Boston, Massachusetts; the United States Civil Service Commission, Washington 25, D. C.

(4) The State Personnel Department—
Information and examination announcements may be obtained at any of the United States Employment Service Offices listed above and at the State Personnel Department, Room 304, State Capitol, Hartford.

(5) The Agricultural Extension Service—
Offices as follows:

State Office—Agricultural Extension Service, University of Connecticut,
Storrs Tel. Willimantic 9321
P. L. Putnam, State Farm Labor Supervisor

Fairfield County—Post Office Building, Danbury Tel. Danbury 1216
1222 Park Avenue, Bridgeport Tel. Bridgeport 4-5183
LeRoy M. Chapman, County Agri. Agent Tel. Stamford 3-8547
George P. Sexton, Farm Labor Assistant

Hartford County—130 Washington Street, Hartford Tel. Hartford 7-4256
William L. Harris County Agricultural Agent
Stanley B. Loucks, Farm Labor Assistant

Litchfield County —Hunt Block, Litchfield	Tel. Litchfield 747
Raymond P. Atherton, County Agricultural Agent	
Albert Huband, Farm Labor Assistant	
Middlesex County —438 Main Street, Middletown	Tel. Middletown 3916
Philip F. Dean, County Agricultural Agent	
Earl G. Osterhoudt, Farm Labor Assistant	
New Haven County —56 Hillhouse Avenue, New Haven	
Telephone New Haven 7-5903	
Roy E. Norcross, County Agricultural Agent	
Harold C. Smith, Farm Labor Assistant	
New London County —Post Office Building, Norwich	
Telephone Norwich 4520	
W. Stanley Hale, County Agricultural Agent	
James M. Young, Farm Labor Assistant	
Tolland County —Professional Building, Rockville	Tel. Rockville 135
Ernest E. Tucker, County Agricultural Agent	
Raymond C. Barrows, Farm Labor Assistant	
Windham County —Post Office Building, Putnam	Tel. Putnam 888
Raymond E. Wing, County Agricultural Agent	
Paul Phillips, Farm Labor Assistant	

31. OCCUPATIONAL COUNSELING

Administered through professionally trained occupational and vocational guidance counselors and available (in some cases to a limited degree) through (1) a few of the local high school systems in the State, (2) some of the colleges and universities, (3) a number of the community advisory centers recently established primarily to aid veterans and displaced war workers, (4) YMCA Counseling Center, Hartford, (5) Vocational Counseling Service, Inc., 30 Davenport Avenue, New Haven.

Description of Services. In most instances, the vocational counseling service is free to veterans and usually is free to the public. See accompanying chart, "Matching the Individual With Occupational Opportunities."

Eligibility. In many instances where vocational counseling service is available through local high school systems the service has been opened to returning servicemen and in some instances to displaced war workers and the public. In colleges and universities the service is for the most part limited to enrolled or prospective students. In the majority of community advisory centers, the service, if offered, is available to war workers, veterans and the public, although in a few instances it is limited to veterans.

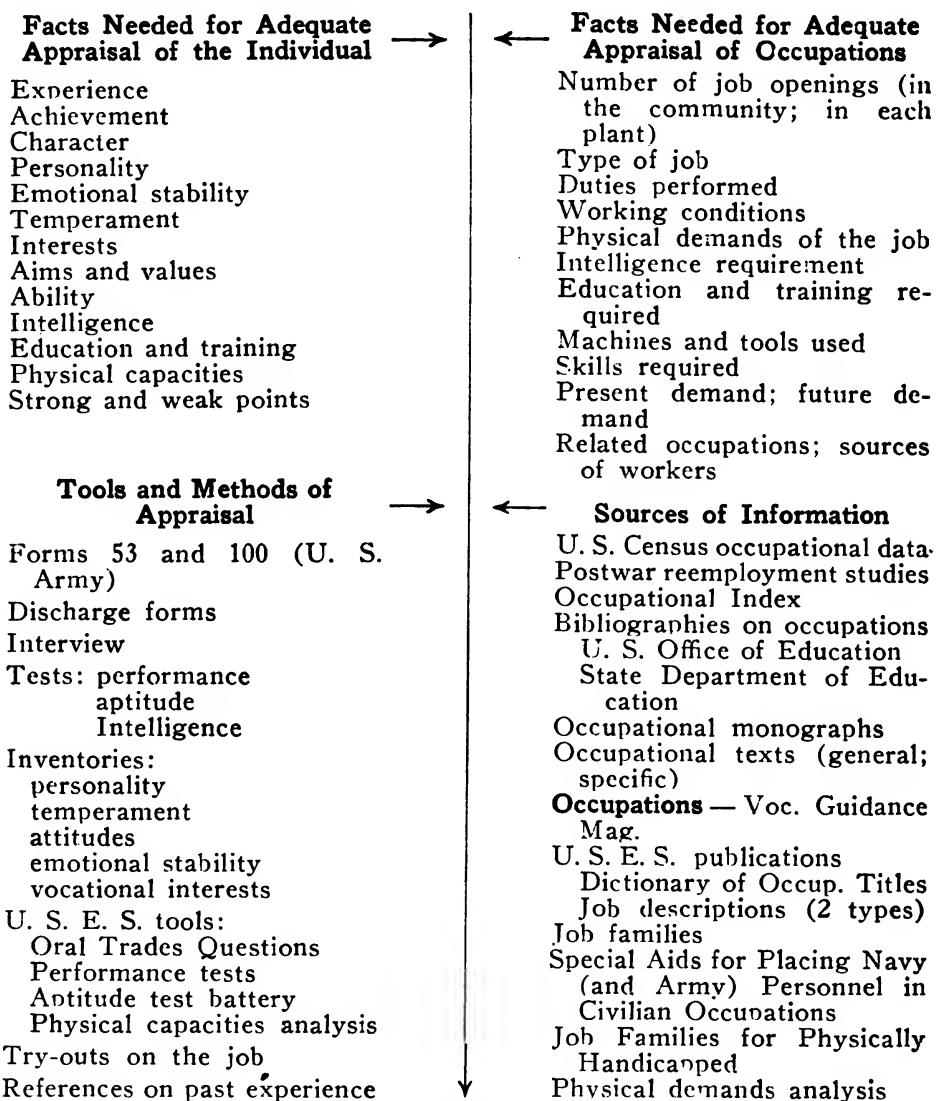
Procedure. Apply to the agency offering vocational counseling service. For information concerning sources of such service address inquiries to: The Connecticut Reemployment Commission, State Armory, Hartford, Connecticut.

MATCHING THE INDIVIDUAL WITH OCCUPATIONAL OPPORTUNITIES

The counselor or personnel worker assists in bringing together all available information about the individual and about possible occupational opportunities.

Through counseling, he assists the individual to gain insight into his situation; to analyze the situation in terms of the problem; to see the key factors involved; to appraise these factors; to consider alternative choices; to adopt a plan of action leading to a solution of the problem.

Caution: The process of vocational choice and occupational adjustment is a continuing process. It does not take place at any one time or in the course of any one interview. The reward for adequate time and patience in occupational selection and placement is a happy and successful vocational adjustment for the individual and increased morale and productivity for the employer.



Goal: Satisfactory Job Adjustment

Disability Benefits

32. PENSIONS FOR VETERANS

Administered through the United States Veterans' Administration.

A. Wartime, Service-Connected or Aggravated Disabilities

Description of Benefits. The rates of compensation payable depend upon the degree of disability and range from \$10 to \$100 per month (plus a 15% increase), with special rates or allowances for specific disabilities ranging as high as \$250 per month.

Eligibility. Disability of 10% or more resulting from injury or disease incurred or aggravated in line of duty in active military or naval service in World War I or World War II, providing the disability is not the result of the person's own misconduct. The period of service may also include the following: World War I up to April 1, 1920 if there was service in Russia, or during a reenlistment on or after November 12, 1918 and before July 2, 1921 if there was prior service between April 6, 1917 and November 11, 1918; World War II service as a cadet at the United States Military Academy or as a midshipman at the United States Naval Academy or as a cadet at the United States Coast Guard Academy. Release from service must have been under conditions other than dishonorable.

B. Peacetime Service-Connected Disabilities

Description of Benefits. The rates of payments depend upon the degree of disability and range from \$7.50 to \$75 per month, plus a 15% increase. Special statutory awards range as high as \$187.50 per month. (Disabilities incurred in line of duty under extra-hazardous conditions receive wartime pension rates.)

Eligibility. Disability resulting from injury or disease incurred in or aggravated in line of duty by active military or naval service in peacetime, providing the disability is not the result of the person's own misconduct.

C. Non-Service-Connected Disabilities

Description of Benefits. \$50 monthly pension, increased to \$60 after having received it for a continuous period of 10 years or after reaching the age of 65 years.

Eligibility. (1) Permanent total disability not the result of the person's own misconduct. (2) An other than dishonorable discharge. (3) A period of 90 days' or more service, or if less than 90 days' service, having been discharged for disability incurred in the service in line of duty. (The 90 days' service need not have been entirely within a period of hostilities providing it extended into the period of hos-

tilities); (4) Active wartime service as follows: In World War II, on or after December 7, 1941 and before the end of the war; World War I, between April 6, 1917 and November 11, 1918, or April 1, 1920 if there was service in Russia, or during a reenlistment on or after November 12, 1918 and before July 2, 1921 if there was prior service between April 6, 1917 and November 11, 1918. (5) Income not exceeding \$1000 if single, or \$2500 if married or having minor children.

D. Spanish-American War Veterans

Description of Benefits. \$60 monthly pension, increased to \$75 after reaching the age of 65 years.

Eligibility. Every veteran of the Spanish-American War honorably discharged.

Procedure. Application should be made on VA Form 526 (Form 526b for total disability not due to service) and should be mailed to the Veterans' Administration, 95 Pearl Street, Hartford, Connecticut. The original discharge paper or a certified copy should be included.

It is permissible, but not necessary, for the veteran making application, to assign power of attorney (using VA Form P22) to the Red Cross or any one of the Veterans' organizations. This service is free of charge to members and non-members of these organizations and includes help in filling out the application forms as well as assistance in developing and prosecuting the claim. Representation before the board, when acceptance or rejection of the claim is being decided, is also part of the service. If this service is desired, application should be made to the service officer of the organization of one's choice.

33. APPEAL OF CLAIM FOR PENSION

Administered through the United States Veterans' Administration.

Description of Service. All claims for benefits under the laws administered by the Veterans' Administration are subject to one review by a Board of Veterans' Appeals upon application by the claimant within one year from the date of the decision. A claim disallowed by the Board may not be reopened or allowed except upon presentation of new and material evidence.

Eligibility. Any veteran, not satisfied with the action taken upon his claim for benefits under the laws administered by the Veterans' Administration, may file an appeal of the claim.

Procedure. Before filing an appeal of his claim, the veteran should try a simpler and quicker procedure; i. e., send to the adjudication officer of the regional office of the Veterans' Administration new evidence which would justify a reconsideration of the claim.

The new evidence, depending upon the reason for disallowing the claim, might consist of (1) a sworn report of physical examination by

a physician, preferably a specialist in the field of the particular disability, to show the present status of the disability or to disclose a service-incurred disability which was not previously apparent, or (2) affidavits from at least two persons who testify that they directly observed (a) evidence of the disability during the veteran's service in the armed forces, as proof that the disability existed in service, or (b) evidence of good health prior to service, as proof that the disability did not exist prior to service.

If the decision of the rating board, after reconsidering the claim, is not satisfactory to the claimant, an appeal of claim may be filed by completing VA Form P-9, which should be sent to the Veterans' Administration, 95 Pearl Street, Hartford, Connecticut. At present the appeal based upon Form P-9 is considered by a board in Washington, D. C. and requires a considerable period of time.

34. HOSPITALIZATION AND RELATED SERVICES

Administered through (1) the United States Veterans' Administration, (2) the Connecticut Veterans' Home Commission, and (3) the Division of Rehabilitation of the Connecticut State Department of Education.

Description of Benefits. Hospitalization and related services (medical, surgical, prosthetic, dental, etc.) may be provided without charge to eligible persons by each of the above three agencies. In addition, special services are offered as follows:

(1) *Veterans' Administration (Federal)*

Emergency hospitalization for an established, service-connected disability may be provided at any hospital and payment to the hospital for such service may be made by the Veterans' Administration, *if notification is given within 24 hours and authorization obtained*. The hospital should present the bill to the Veterans' Administration rather than to the veteran.

Outpatient treatment for established, service-connected disabilities only, may be given at Government expense by the Veterans' Administration at the Newington Hospital, at certain field offices, and by a physician designated by the Veterans' Administration, when such treatment has been authorized. In an emergency, authorization may be obtained from the Chief Medical Officer, Veterans' Administration, Newington, by telephone or telegraph.

(2) *Veterans' Home Commission (State)*

The Veterans' Home Commission may provide emergency hospitalization for any disability for an eligible veteran at the Veterans' Hospital at Rocky Hill or at any hospital within the state.

(3) *Division of Rehabilitation (State Department of Education)*

Medical, psychiatric and psychological diagnosis, vocational guidance, vocational training and placement are provided at no

cost to the disabled; medical treatment including surgery, hospitalization, artificial appliances, hearing aids, and psychiatric services are provided without cost where economic need exists; transportation, maintenance, occupational tools and equipment are provided without cost where economic need exists. Only those conditions which are relatively stable and reinediable may be treated, and hospitalization is limited to 90 days for any one disability.

Eligibility

(1) Through Veterans' Administration (Federal)

Hospitalization for an established, service-connected disability may be provided regardless of financial status for any veteran of wartime service who was discharged under conditions other than dishonorable, and for a peacetime veteran honorably discharged for disability incurred or aggravated in line of duty or in receipt of pension for a disability adjudicated as incurred or aggravated in service.

In general, hospitalization for a non-service-connected disability may be given providing (a) a bed is available, (b) the veteran is unable to bear the cost without undue hardship, (c) the veteran has served in wartime, or if in peacetime, was discharged for, or is in receipt of pension for, a service-connected disability, and (d) the veteran was discharged under conditions other than dishonorable.

Veterans of the armed forces of Canada or the British Empire may receive hospitalization for service-connected disabilities through the Veterans' Administration.

(2) Through the Veterans' Home Commission (State)

Hospitalization may be provided for both service-connected and non-service-connected disabilities for a veteran who has been honorably discharged and has served in any period of war or in any recognized campaign or expedition, or in the armed forces of any government associated with the United States in either World War I or World War II, providing his service is credited to Connecticut or he has resided continuously in the State for two years, and providing further that entitlement to admission is determined solely by the Veterans' Home Commission with due regard to the financial status of the individual.

(3) Through the Division of Rehabilitation (State Department of Education)

Rehabilitation services may be provided for any person 16 years of age or older, residing in the State of Connecticut, who has a vocationally handicapping condition, physical or mental, who needs aid, and for whom such service may be expected to substantially reduce or eliminate the employment handicap within a rea-

sonable length of time. Veterans of the Armed Forces who are eligible, ordinarily are expected to apply to the Veterans' Administration.

Procedure

(1) Through the Veterans' Administration (Federal)

A veteran may obtain immediate hospitalization and related services by applying in person at any time of day or night at the hospital at Newington. Application during regular business hours is preferable. The veteran must be willing to be hospitalized immediately if so indicated by the medical examination. The veteran should bring necessary toilet articles and, at the time of application, should present an original, certified or photostatic copy of his discharge certificate.

If preferred, and if there is no immediate need, the veteran may apply by completing and mailing VA Form P-10, "Application for Hospitalization or Domiciliary Care," together with an original, certified or photostatic copy of his discharge certificate, to the Veterans' Administration, Newington, Connecticut, and waiting for notice to report.

For outpatient treatment for service-connected disabilities, the veteran may apply directly at the outpatient department of the Veterans' Administration or, if he prefers, he may write to the Veterans' Administration for authorization for treatment from a designated physician in his own community. If emergency outpatient treatment is given without authorization, the Veterans' Administration may assume the cost if notified within 24 hours. The outpatient department is expected to be moved from Newington to 95 Pearl Street, Hartford, by January, 1946.

Special Notes:

- (a)** Veterans living below the Fairfield County line, if entitled to transportation allowance to and from a Veterans' Administration hospital or regional office, may receive such allowance only for travel to the Facility located in the Bronx, New York City unless specifically requested to report to another office. If they prefer to use the hospital at Newington, they must travel at their own expense.
- (b)** Persons needing hospitalization for mental, nervous and emotional disabilities are not hospitalized at Newington but in an emergency are referred to any State mental hospital (Middletown, Norwich, Newtown). Expenses are paid by the Veterans' Administration if the disability is service-connected. As soon as possible a transfer is effected to the Veterans' Administration Hospital at Northampton, Massachusetts or at Northport, Long Island.

Since there are no accommodations for women at the Newington Hospital, in emergencies women veterans are hospitalized at Government expense in private or State hospitals. Non-emergency cases are referred to the Veterans' Administration Hospital at the Bronx, New York City.

If immediate hospitalization is necessary, women veterans and mental patients should go directly to the appropriate hospital. Mental patients must be committed by a local physician in order to be admitted. VA Form P-10 should be filed with the Veterans' Administration immediately for authorization for payment.

- (c) In all matters pertaining to the Veterans' Administration, it is not necessary to present a copy of the discharge certificate when a veteran has a previous record at the Veterans' Administration.
- (d) Before proceeding in any doubtful case it may be advisable to contact the chief medical officer at the Veterans' Administration at Newington.

(2) *Through the Veterans' Home Commission (State)*

The veteran may apply in person at the Veterans' Hospital at Rocky Hill, taking with him an original, certified or photostatic copy of his discharge certificate. If his service was not credited to Connecticut, he should take with him a statement from a responsible person to the effect that he has been a resident of the State continuously for at least two years. If preferred, application may be made by mail.

(3) *Through the Division of Rehabilitation (State Department of Education)*

Application should be made in person, or by mail or telephone, at the nearest field office (see Commission's Directory, p. 24).

35. DOMICILIARY CARE

Administered through (1) the United States Veterans' Administration, and (2) the Connecticut Veterans' Home Commission.

Description of Benefits. Domiciliary care is provided without cost to eligible veterans. If eligible for Federal care, a veteran may elect care at any of the domiciliary homes throughout the United States and may be transferred from one home to another upon his request, providing he pays the costs of transportation and a bed is available. The nearest Federal home is at Bath, New York. The Connecticut State Veterans' Home is located at Rocky Hill.

Eligibility

(1) *Through the United States Veterans' Administration—*

In general, a veteran is eligible who was discharged under conditions other than dishonorable, who is in need of domiciliary care, who is incapacitated from earning a living for a prospective

period of time, who is unable to defray the expenses of such care and who either has had wartime service or is in receipt of a pension for a peacetime service-connected disability.

(2) *Through the Connecticut Veterans' Home Commission—*

A veteran, honorably discharged, with service during a period of war or in any recognized campaign or expedition, or with the forces of any government associated with the United States in either World War I or World War II, whose service is credited to Connecticut or who has resided continuously in the State for at least two years, providing that entitlement to admission is determined solely by the Veterans' Home Commission and with due regard to the financial status of the individual.

Procedure

- (1) A veteran may apply at the Veterans' Administration, Newington or 95 Pearl Street, Hartford, in person, or by mail to any Veterans' Administration domiciliary home, on VA Form P-10, presenting therewith an original, certified or photostatic copy of his discharge certificate.
- (2) A veteran may apply in person at the Veterans' Hospital at Rocky Hill, taking with him an original, certified or photostatic copy of his discharge certificate and, if eligible, may be admitted immediately. If his service was not credited to Connecticut, he should take a statement from a responsible person to the effect that he has been a resident of the State continuously for at least two years.

BENEFITS FOR DEPENDENTS OF VETERANS

Burial Of Veterans

36. BURIAL IN NATIONAL CEMETERIES

Administered through the superintendent of the respective cemeteries and under the jurisdiction of the Quartermaster General, Washington, D. C.

Description of Benefits. A deceased veteran, if eligible, may be buried in a national cemetery. Such benefit includes, without cost, the grave site, opening and closing of the grave, providing and erecting the standard headstone, and perpetual care of the grave. Transportation and funeral costs are borne by the applicant except insofar as covered by the burial allowances. (See Item 38).

Under certain circumstances, the widow of the veteran may be buried beside the veteran in a national cemetery. In some cemeteries minor children and unmarried adult daughters may be buried beside the veteran.

Cemeteries nearest to Connecticut are:

- Beverly National Cemetery, Beverly, New Jersey
- Finns Point National Cemetery, Fort Mott, New Jersey
- Annapolis National Cemetery, Annapolis, Maryland
- Antietam National Cemetery, Antietam, Maryland
- Baltimore National Cemetery, Baltimore, Maryland
- Long Island National Cemetery, Farmingdale, L. I., New York
(nearest)
- Woodlawn National Cemetery, Elmira, New York
- Philadelphia National Cemetery, Philadelphia, Pennsylvania
- Arlington National Cemetery, Fort Myer, Virginia

Eligibility. Persons who died in service in the Armed Forces in peace or war and persons who died after honorable discharge from such service, including citizens of the United States who served in the armed forces of any government at war with Germany or Austria in World War I.

Procedure. Notify the Veterans' Administration, 95 Pearl Street, Hartford, immediately by telephone or telegraph. An original, certified or photostatic copy of the discharge certificate (or in the case of service with other governments, the permit of the Secretary of War) should be available as evidence of eligibility. If the applicant does not wish the assistance of the Veterans' Administration, he may communicate directly with the Quartermaster General's Office, Washington, D. C. or with the superintendent of the particular cemetery.

37. BURIAL IN CONNECTICUT STATE CEMETERY

Administered by the State of Connecticut through the Veterans' Home Commission.

Description of Benefits. Permission may be granted for burial of veterans only, in the Soldiers' Plot, Spring Grove Cemetery, Darien. Another cemetery is under construction at Rocky Hill. Perpetual care is provided for the graves.

Eligibility. A veteran, honorably discharged, with service in a period of war or in any recognized campaign or expedition, or with the forces of any government associated with the United States in either World War I or World War II, whose service is credited to Connecticut or who has resided continuously in the State for at least two years.

Procedure. The applicant may telephone, telegraph or write to the Veterans' Home Commission, Rocky Hill. Telephone: Hartford 9-2571. Presentation of an original, certified or photostatic copy of the discharge certificate may be required.

38. BURIAL ALLOWANCES

I. Administered through the Veterans' Administration.

Description of Benefits. A sum not to exceed \$100 may be allowed toward the expenses of burial, funeral, and transportation for an eligible veteran. An additional transportation allowance may be made if the veteran dies at a Veterans' Administration hospital.

Eligibility. Providing application is made within two years from the date of burial, burial expenses up to \$100 may be paid for (1) a deceased veteran of any wartime service, honorably discharged, and (2) a deceased veteran of any peacetime period of service who was discharged for disability incurred in line of duty or who was receiving pension for service-connected disability.

Procedure. Application should be made to the Veterans' Administration, 95 Pearl Street, Hartford, Connecticut, on VA Form 530, by the undertaker, or, if the bill has been paid, by the person who paid the expenses.

II. Administered by the State of Connecticut through the Veterans' Home Commission.

Description of Benefits. In the event that burial expenses exceed the \$100 allowed by the Federal Government and the veteran's estate is deemed insufficient to stand the expenses, the additional expense up to \$100 may be paid by the town board of public charities, welfare department or selectmen, which in turn may be reimbursed by the Veteran's Home Commission. Insurance which is payable to a beneficiary and not part of the estate is not counted in judging the sufficiency of the estate.

Eligibility. A veteran, honorably discharged, with service during a period of war or in any recognized campaign or expedition, or with the forces of any government associated with the United States in either World War I or World War II, whose service is credited to Connecticut or who has resided continuously in the State for at least two years.

Claim must be made within one year from the date of death.

Procedure. Application should be made to the local board of selectmen, board of public charities, or welfare department. They will determine the sufficiency of the estate and pay the authorized burial expenses, for which they may be reimbursed by the State of Connecticut through the Veterans' Home Commission. Proof of honorable discharge and of residence should be presented.

III. Administered through respective branches of the Armed Forces.

Description of Benefits. Upon request of legal next of kin, wherever possible after cessation of hostilities, the War Department and the Navy Department will endeavor to ship home the remains of persons who died in service abroad.

If the person died in service, reasonable expenses for preparation of his remains and transportation to the place designated by the legal next of kin are borne by the War Department or Navy Department and, after arrival at destination, \$50 may be allowed for necessary expenses of interment, including transportation of the remains and immediate relatives to the cemetery, undertaker's services, clergyman's services (not to exceed \$5), cost of single grave site, and opening and closing of the grave.

Eligibility. Any person who died in service as a member of the Armed Forces.

Procedure. The undertaker or person paying the expenses should make application by letter in duplicate, accompanied by itemized, receipted bills in duplicate. Each copy of the itemized bills should bear the certificate "Correct and just, payment not received," which should be signed by the claimant.

The Army requires all bills in quadruplicate and the following certificate on each copy:

"I certify that the above bill is correct and just; that payment therefor has not been received; and except as otherwise noted, all of the articles, materials, and supplies furnished, if manufactured articles, materials and supplies, have been mined or produced in the United States, and if manufactured articles, materials and supplies, they have been manufactured in the United States substantially all from articles, materials or supplies mined, produced or manufactured, as the case may be, in the United States."

Applications should be addressed as follows:

Army—Quartermaster General, War Department, Washington, D. C.

Navy—Bureau of Medicine and Surgery, Navy Department, Washington, D. C.

Marines—Headquarters, U. S. Marine Corp, Washington, D. C.

Coast Guard—Chief, Military Morale Division, U. S. Coast Guard, Washington, D. C.

39. FLAG FOR BURIAL

Administered by the United States Government through any county seat post office or field office of the Veterans' Administration.

Description of Benefits. An American flag is issued to drape the casket of the deceased veteran. After burial such flag is to be given to the next of kin. A flag is also issued to next of kin for memorial purposes in the case of servicemen who died while in service and buried abroad.

Eligibility. A United States flag may be obtained to drape the casket of (1) an honorably discharged veteran of any war, (2) a person honorably discharged from the United States Army, Navy, Marine Corps or Coast Guard after serving at least one enlistment or for disability incurred in line of duty, and (3) any person dying in active service.

Procedure. Application is made on VA Form 2008 by relatives or undertaker and presented at any county seat post office or field office of the Veterans' Administration. The telegram carrying the death notice, or the certified copy of death certificate *and* an original, certified or photostatic copy of the discharge certificate should be presented as evidence of eligibility.

40. COLOR GUARD FOR FUNERAL

Administered through the Office of the Adjutant General, State of Connecticut.

Description of Benefits. A uniform firing squad (sometimes called Color Guard or Honor Guard from the National Guard, the Naval Militia, the State Guard or the Organized Militia may be ordered to stand guard during burial, to fire a salute, and to sound taps. Transportation should be provided by the applicant.

Eligibility. Any person with wartime service in the armed forces of the United States, who died in service or who died after receiving an honorable discharge.

Procedure. Apply to the local unit commander of the State Guard or to the service officer of a local veterans' organization or to the Office of the Adjutant General, State Armory, Hartford, Connecticut.

41. HEADSTONES (*Federal and State*)

I. *Administered* through the War Department, United States Government.

Description of Benefits. The United States Government furnishes a headstone of American white marble and light granite, 42 inches long, 13 inches wide, and 4 inches thick, with a slightly rounded top. Above the inscription is shown either the Latin Cross or the Star of David, as desired. For those who do not desire the upright stone, flat markers of marble or granite are furnished, 24 inches long, 12 inches wide, and 4 inches thick. Headstones are shipped, freight prepaid, by the Government to the railroad station or steamboat landing nearest to the cemetery. All expenses of hauling and erecting the stone must be borne by the applicant.

Eligibility. Any person dying in service or after honorable discharge from service, whose grave is not suitably marked.

Procedure. Apply on War Department Form OQMG No. 623 to: Quartermaster General, United States Army, War Department, Washington, 25, D. C. Before making application, inquiry should be made of cemetery officials to ascertain if they permit erection of the standard government marker.

II. *Administered* by the State of Connecticut through the Veterans' Home Commission.

Description of Benefits. The State furnishes, inscribes, delivers and erects, without charge, a headstone of American white marble, 5 feet, 6 inches long, 1 foot, 4 inches wide, and 4 inches thick, standing 2 feet, 6 inches above the ground. The headstone is marked with the name of the deceased, the date of his death and his age, and the organization to which he belonged.

Eligibility. A headstone may be obtained for any veteran with honorable wartime service whose grave is located in Connecticut and is not identified by a suitable marker.

A headstone also may be provided for a grave outside the state for a veteran with service credited to Connecticut, providing the applicant has agreed to pay transportation charges and costs of erecting the headstone.

For a deceased veteran whose body was never brought home for interment and whose service is credited to a town in Connecticut, there may be erected in a cemetery or public place of such town a suitable headstone.

Procedure. Application should be made on Veterans' Home Commission, Form 10, "Application for Headstone" and mailed to the Veterans' Home Commission, Rocky Hill, Connecticut.

Applications should be accompanied by an original, certified or photostatic copy of the discharge certificate. Since World War II veterans who died in service will not have a discharge certificate; the telegram bearing the notice of death should be submitted.

Other Benefits For Dependents Of Veterans

42. INSURANCE SETTLEMENTS

I. Administered through the Veterans' Administration.

Description of Benefits. Payments on National Service Life Insurance and U. S. Government Insurance are made to the designated beneficiary or beneficiaries upon the death of the insured, regardless of the cause of death.

Payments on U. S. Government Insurance may be made in one lump sum if so designated by the insured; payments on National Service Life Insurance *cannot be made in one lump sum*. Payments on both types of insurance are made in equal monthly installments according to the options designated by the insured or chosen by the beneficiary if no designation was made. The options are explained on the insurance forms. Further details regarding manner of payment are given in VA Insurance Form 1535, page 13.

Eligibility. Beneficiaries of any deceased person who carried, in force, at the time of his death, National Service Life Insurance or U. S. Government Insurance.

If the beneficiary or beneficiaries to whom payment is first made should not survive to receive the minimum number of payments due, the contingent beneficiary or beneficiaries next in line may receive payments.

If no valid beneficiary is designated, or if the designated beneficiary should not survive, payments may be made in the order named as follows: widow or widower, child or children, parent or parents, brothers and sisters. If there are no survivors entitled, the balance due on the policy may be applied to the veteran's estate.

Automatic insurance coverage was granted under certain circumstances to service personnel. Next of kin may be eligible for benefits even though no formal policy was issued to the insured. In doubtful cases, inquiry should be directed to the Veterans' Administration.

Procedure. If the insured died while still in service, the designated beneficiary should receive automatically from the Government the necessary papers to complete. If proper papers are not received within a reasonable time, about three months, the same procedure is followed as in the case of death subsequent to service.

If the insured dies subsequent to discharge from service, the supposed beneficiary of National Service Life Insurance should complete

VA Form 355 in duplicate attaching thereto certified copies of the death certificate of the insured and the birth certificate of the insured and of the beneficiary. The beneficiary should also state whether settlement is desired under option 1 or option 2. (See VA Insurance Form 1616). Mail to the Director of Insurance, Veterans' Administration, Washington 25, D. C.

II. Also communicate with private insurance companies with which the deceased is known to have carried insurance.

43. TAX EXEMPTIONS FOR DEPENDENTS OF VETERANS

I. *Administered* by the State of Connecticut through the Tax Department.

Description of Benefits. \$1,000 property tax exemption on property in Connecticut.

Eligibility. The *wife* is entitled to that part of the \$1,000 property tax exemption which the serviceman or veteran himself cannot use.

Widows, mothers and fathers of a deceased veteran of wartime service, who died in service or after honorable discharge, may be eligible. Such widow, mother or father must be a resident of Connecticut on the assessment day in each year for which exemption is claimed.

The *widow* is entitled to \$1,000 property tax exemption either, (1) during her widowhood, or (2) if receiving a pension, compensation or annuity from the United States (including Government insurance annuities) for as long as she receives such pension or annuity.

The *mother* is entitled to \$1,000 property tax exemption either, (1) if widowed, and the deceased veteran left no widow, or (2) if receiving a pension, compensation or annuity from the United States.

The *father* is entitled to \$1,000 property tax exemption if receiving a pension, compensation or annuity from the United States.

Exemption and refund may be granted for taxes paid for one prior year for which eligibility can be proved, providing application is made within 3 years of the due date of the tax.

Procedure. Application should be made at the office of the local tax collector.

The honorable discharge certificate or the evidence of service should be registered with the town clerk as proof of eligibility. Other satisfactory evidence of residence in the State and of relationship to the veteran may be required.

The relative may establish his or her right to exemption by obtaining two affidavits of disinterested persons, showing the service of the veteran, his honorable discharge and the relationship to the claimant, provided that the relative may be examined further under oath. Evidence of entitlement to receive a Federal pension on assessment day may also be required.

II. Federal pension, compensation and death gratuity payments are not counted as taxable income for purposes of Federal income tax.

44. DEATH PENSION BENEFITS FOR DEPENDENTS OF VETERANS

A. Benefits For Dependents of Veterans Whose Death Resulted From *Wartime* Service

Administered through the Veterans' Administration.

Description of Benefits:

Monthly Rates of Compensation Payable to Dependents

Widow, with no child	\$50
Widow, with 1 child (with \$13 for each additional child)....	65
No widow, 1 child	25
No widow, 2 children (with \$10 for each additional child, equally divided)	38
As to widow, child, or children, total may not exceed.....	100
Dependent mother or father	45
Dependent mother and father (each)	25

Eligibility. Dependents of any deceased veteran, whose death resulted from an injury or disease received in or aggravated by active service, while the United States was engaged in war (or in extra hazardous service), are eligible for pension.

Explanatory notes:

1. The widow and children are not required to establish actual dependency, but parents must furnish evidence of dependency.
2. In no instance does eligibility exist if the "injury or disease" resulted from misconduct on the part of the veteran.
3. "Dependents" include the surviving widow, child, or children, and dependent parents.
4. *Widow*
 - (a) The "widow," in the case of a World War I veteran, means a woman who was married to the veteran at any time prior to Dec. 14, 1944, or for ten or more years.

- (b) The "widow," in the case of a World War II veteran, must have been married to the veteran prior to the expiration of 10 years after the end of World War II.
- (c) For a definition of "widow," in the case of a veteran of the Spanish-American War, Philippine Insurrection, or Boxer Rebellion, consult Senate Document No. 152 or the Contact Office of the Veterans' Administration.
- (d) The "widow" of veterans of World War I and World War II must have lived continuously with the veteran from date of marriage to date of death, except where a separation was due to the misconduct of, or procured by, the veteran without the fault of the widow; and she must not have remarried. Pension continues until death or remarriage. Once discontinued by reason of remarriage, it may not be recommenced.

5. *Child*

- (a) "Child" means a person unmarried and under the age of 18 years.
- (b) "Child" includes a legitimate child, adopted child, stepchild if a member of the veteran's household, or an illegitimate child if satisfactory proof or acknowledgment exists.
- (c) Pension rights terminate upon marriage or upon reaching the age of 18 years, unless:
 - (1) prior to reaching the age of 18, the child has become permanently incapable of self-support by reason of mental or physical defect, in which case benefits continue as long as the incapacity exists, or,
 - (2) the child is pursuing a course of instruction in an approved school, college, academy, seminary, technical institute, or university which shall have agreed to report to the Administrator the termination of attendance of such child, in which case payments will be continued until completion of education (but not after such child reaches the age of 21 years).
- (d) While widows who were married after the prescribed dates may be excluded from pension benefits, children born of such a marriage are not excluded.

6. *Parent*

- (a) A "parent" includes the natural mother or father, the mother or father through legal adoption, and persons who have stood in loco parentis to the veteran for at least one year at any time prior to his entry into active service.
- (b) A parent must furnish proof of actual dependency. There is no time limit as to when the dependency of a parent may

begin. Compensation is payable when dependency arises, regardless of the date of the death of the veteran. Remarriage of a dependent mother or father will not terminate payments, where dependency otherwise exists.

(c) Parents of veterans of World Wars I and II may be eligible even though the widow also receives pension.

Procedure

Claims by widows and children should be made on VA Form 534.

Claims by dependent parents should be made on VA Form 535.

Completed forms together with supplementary evidence (proof of death, proof of relationship) should be sent to the Veterans' Administration, Washington 25, D. C. or to the office at 95 Pearl Street, Hartford, if any of the required evidence has previously been filed there and is to be furnished by that office. Claims of persons who served with the Armed Forces since 1903 and prior to December 7, 1941, should always be sent to the Hartford office.

B. Benefits For Dependents of Veterans Whose Death Resulted From *Peacetime* Service

Administered through the Veterans' Administration.

Description of Benefits:

Monthly Rates of Pension, Payable to Dependents

Widow, no child	\$38
Widow, 1 child (with \$10 for each additional child).....	49
No widow, 1 child	19
No widow, 2 children, equally divided (with \$8 for each additional child, total amount to be equally divided)	28
As to widow, child, or children, the total pension payable may not exceed	75
Dependent mother or father	30
Dependent mother and father (each)	20

Eligibility. The widow, child or children, and dependent parents of any deceased veteran whose death resulted from injury or disease incurred or aggravated in line of duty and not the result of misconduct, in active service on or after April 21, 1898, and during peacetime service.

The "widow" must have been married to the veteran prior to the expiration of 10 years subsequent to his discharge. Payment continues until her death or remarriage and may not be recommenced.

"Child," "parent," "mother," and "father" and rules as to dependency are the same as those mentioned above for wartime service.

Procedure. Same as for wartime service described above.

C. Benefits For Dependents of Veterans of World Wars I and II Regardless of Cause of Death

Administered through the Veterans' Administration.

Description of Benefits:

Monthly Rates of Pension Payable

Widow, but no child	\$35
Widow and 1 child (with \$5 for each additional child).....	45
No widow, 1 child	18
No widow, 2 children (equally divided)	27
No widow, 3 children (equally divided) with \$4 for each additional child	36
Total pension payable may not exceed	74

Eligibility. To be eligible a widow or child may have an income of not over \$1,000 a year, or not over \$2,500 a year if the widow has one or more children.

Eligibility applies to a surviving widow, child or children of any deceased person who served in World War I before November 12, 1918 (or before April 2, 1920, if serving with the United States military forces in Russia) and who was discharged under conditions other than dishonorable, after having served 90 days or more (or, if less than 90 days' service, who was discharged for disability incurred in service in line of duty, or who at time of death was receiving or entitled to receive compensation, pension, or retirement pay for service-connected disability).

"Widow" of a World War I veteran shall mean a woman who (1) was married to the veteran prior to December 14, 1944, or for ten or more years, and (2) lived continuously with the veteran from date of marriage to date of death, except where separation was due to misconduct of the veteran without fault of the widow, and (3) has not remarried.

Eligibility applies also to a widow, child or children of a World War II veteran whose death was not due to service but who at time of death:

was receiving or entitled to receive pension, compensation, or retirement pay for disability incurred in such service.

(Note: Future legislation may be expected to provide for dependent widows and children of deceased World War II veterans who had no service-connected disability.)

Procedure. Same as for wartime service described above.

45. DEATH GRATUITY PAY

Administered through respective branches of the Armed Forces.

Description of Benefits. A death gratuity in the nature of life insurance, equal to six months' pay at the rate received by the veteran at the time of his death is payable to dependents of the veteran.

Eligibility. Dependents of any member of the military or naval forces of the United States whose death resulted from wounds or disease, not the result of misconduct, while in active service.

Death gratuity is payable first to the widow, and if no widow, to the child or children (Army—except married children or children over 21 years of age unless dependent). If there is no widow or children, death gratuity is payable to any other dependent relative previously designated by the veteran (a mother, father, brother, or sister without showing actual dependency) or to any other dependent relative if no designation was made. "Dependency" may be shown by any evidence that the relative stood to gain by the veteran's continuing to live.

For details see Senate Document No. 152, p. 102.

Procedure. Initiative ordinarily should be taken by the respective branch of the Armed Forces in sending an application form to the designated dependent or next of kin of the veteran. If not received within a reasonable period (two or more months), the next of kin may request an application form. Completed application forms and correspondence should be addressed to the respective branches of service as follows:

Army—Office of Special Settlement Accounts, 27 Pine Street, New York 5, New York.

Navy—Bureau of Naval Personnel, Navy Department, Washington 25, D. C.

Marines—Commandant, Headquarters United States Marine Corps, Washington 23, D. C.

Coast Guard—Commandant, United States Coast Guard, Washington 25, D. C.

46. SOCIAL SECURITY BENEFITS

Administered by the United States Government through the Social Security Board, Bureau of Old Age and Survivors Insurance.

Description of Benefits. Survivors insurance may be payable on the social security account of any person who has had civilian employment in private business or industry covered by the Social Security Act.

The amount of insurance benefits payable is dependent upon the amount of earnings and the length of employment of the deceased in "covered" jobs.

Eligibility. Dependents of a deceased person who had worked in "covered" employment may be eligible for benefits as follows:

- (1) Monthly benefits for widows over 65 years of age, dependent children under 18 years of age, widows with such children in their care, or dependent parents over 65 years of age.
- (2) Lump-sum payment is made to the widow, child, parent or person paying the burial expenses, in that order, when there are no survivors entitled to monthly benefits at that time.

Application for monthly benefits should be made within three months of entitlement thereto, since payment may not be made retroactive beyond three months.

Persons entitled to lump-sum payments MUST make application within two years of the date of death of the person on whose account benefits are sought.

Procedure. Following the death of the person on whose account benefits are sought, the next of kin should apply or write to the nearest office of the Social Security Board. (Note: Apply within three months if entitled to monthly benefits; apply within two years if entitled to lump-sum benefit.)

There are ten field offices in Connecticut located as follows:

Bridgeport	— Post Office Building
Hartford	— 650 Main Street
Meriden	— 30 Colony Street
New Britain	— 55 West Main Street
New Haven	— 1044 Chapel Street
New London	— Post Office Building
Stamford	— 300 Main Street
Torrington	— 60 Main Street
Waterbury	— 108 Bank Street
Willimantic	— 668 Main Street

47. DECEASED VETERAN'S BACK PAY

Next of kin are entitled to collect any service pay due a serviceman or veteran at the time of his death and any unpaid portions of mustering out pay. Proceed as in Items 8 and 11.

48. EDUCATIONAL BENEFITS FOR CHILDREN OF DECEASED VETERANS

Administered by the State of Connecticut through the State Board of Education.

Description of Benefits. The amount of aid shall not exceed \$200 a year for each beneficiary.

The aid may apply toward tuition, matriculation fees, board, room rent, books and supplies for an eligible child attending any educational or training institution approved by the State Board of Education.

Approved institutions may include colleges, universities, commercial schools, teachers colleges, vocational schools and military schools.

Eligibility. Any child between the ages of 16 and 23 years of age, inclusive, of any person who served in the armed forces of the United States in the first or second world war and who was killed in action or who died as a result of such service, if such person was a resident of this state at the time of his induction or if such child has resided continuously in this state for at least twelve months.

Procedure. Apply or write to the State Board of Education, State Office Building, Hartford, Connecticut.

Grant Form 13 must be completed, signed by the applicant, and submitted together with a birth certificate of applicant, certificate of war service of parent, certificate that the parent died from results of his service, and certificate as to residence of the applicant.

APPENDIX

DEFINITION OF VETERAN FOR PURPOSES OF BENEFITS UNDER THE STATE OF CONNECTICUT

Section 624e of the 1939 supplement to the general statutes, as amended by Section 403g of the 1943 supplement and Public Act No. 181, 1945 General Assembly, An Act Declining "Veteran," approved June, 1945.

Definitions. Terms used in this part shall be construed as follows, unless another meaning is expressed or is clearly apparent from the language or context or unless such construction is inconsistent with the manifest intention of the General Assembly.

"Veteran" shall mean any resident of this state who is an honorably discharged person, who served in or with the military or naval forces of the United States in time of war, who served in or with the military or naval forces of the United States in any campaign or expedition recognized as such by the war or navy department or who served in or with the forces of any government associated with the United States in either World War I or World War II, provided, when the word "veteran" shall be used with reference to persons who served in World War I, it shall mean any person who served at any time between April 6, 1917, and November 11, 1918, inclusive, and any person who served with the United States military forces in Russia at any time between April 6, 1917, and April 1, 1920, inclusive, and provided, for the purposes of this part, service in the Spanish-American War shall be construed to mean service between April 21, 1898, and July 4, 1902, inclusive, and actual participation in hostilities in the Morro Province to July 15, 1903, and provided, further, when the word "veteran" shall be used with reference to persons who served in World War II, it shall mean any person who served in the active military or naval forces on or after December 7, 1941, and prior to the date of the termination of hostilities as fixed by the United States government, inclusive, and provided any such person who was not a resident or resident alien of this state at the time of enlistment or induction into such service shall have resided continuously in this state for at least two years.

Note: See "United States Maritime Service" and "United States Merchant Marine" listed in the glossary of this manual.

DEFINITION OF VETERAN OF WORLD WAR II FOR PURPOSES OF FEDERAL BENEFITS

Because the definition of eligibility varies with the different Acts which grant benefits, it would be difficult, except by Act of Congress, to give a single, satisfactory definition of the term "Veteran of World War II."

The following condensed and unofficial statements are given here merely as guides to suggest some of the conditions under which a person may be eligible. It should be noted strictly that by Act of Congress no person or agency other than the Veterans' Administration is empowered to determine eligibility for the benefits administered through the Veterans' Administration. In all instances, the veteran should be encouraged to submit his application and to let the Veterans' Administration determine his eligibility.

Disability pension and other disability and death benefits for World War II veterans and their dependents may be granted on the basis of any period of time served in the Armed Forces of the United States or in one of the Service academies on or after December 7, 1941 and before the termination of World War II as determined by proclamation of the President or by concurrent resolution of Congress.

Benefits under the Servicemen's Readjustment Act of 1944 relating to (a) education and training, (b) home, farm and business loans, (c) readjustment allowances during periods of unemployment, etc., may be granted on the basis of service in the Armed Forces of the United States for a period of ninety days or more (not counting time spent as cadets or midshipmen at one of the Service academies and not counting time under the Army Specialized Training Program or Navy College Training Program, which course was a continuation of a civilian course and was pursued to completion) on or after September 16, 1940 and prior to the termination of World War II, or service for less than 90 days if discharged for disability *incurred* in service.

A discharge under conditions other than dishonorable is required for all benefits and for certain benefits an honorable discharge is required.

Note: In certain instances a "blue" discharge or other discharge, while not dishonorable, does not qualify the veteran for benefits other than his government insurance.

Under Section 1503 and Section 300 of Public Law 346, 78th Congress, the veteran is barred from benefits based upon the period of service from which he is so separated, if the discharge or separation was due to (1) mutiny, (2) spying, (3) for an offense involving moral turpitude or willful and persistent misconduct, of which convicted by

a civil or military court, (4) sentence of a general court martial, (5) a conscientious objector who refused to perform military duty or refused to wear the uniform or otherwise to comply with lawful orders of competent military authority, (6) desertion, (7) resignation of an officer for the good of the service.

EVIDENCE REQUIRED TO ESTABLISH RELATIONSHIP, DEATH AND DEPENDENCY IN SUPPORT OF CLAIM

Additional evidence may be required in support of a claim for compensation on account of dependency. The nature of the proof required is outlined in the paragraphs below. When further information is desired, contact the Veterans' Administration Regional Office, 95 Pearl Street, Hartford.

1. *Proof of marriage must consist of:*

- (a) A certified copy of the public or church record or marriage certification to be made by official custodian of the record. Documents must, therefore, bear the actual signature and official impress seal of the custodian, and in the absence of the seal, the signature and authority of the custodian must be verified by supplemental affidavit in attestation.
- (b) If the above cannot be procured, competent proof of its unavailability must be furnished, and if it is satisfactorily established that no better evidence can be furnished, there should be submitted the affidavit of the clergyman or civil official by whom the ceremony was performed, or the affidavits of two witnesses to the ceremony.
- (c) There must be furnished in all instances affidavits executed by two disinterested persons, certifying to the fact that the affiants know of their own knowledge that the claimant and his wife are or are not residing together and are or are not separated by reason of marital difficulty, and indicating whether or not the present marriage is original in the case of each party. If the parties are separated, the date and cause of separation should be definitely indicated.
- (d) In the event that either party has been previously married, evidence of the legal termination of such previous marriage, in the form of an original certified copy of the divorce decree or original certified copy of death certificate, must be submitted.

2. *Proof of birth and custody of children should consist of:*

- (a) A certified copy of public or church record of birth of child, certification to be made by the official custodian of the record, documents must therefore, bear the actual signature and official im-

press seal of the custodian, and, in the absence of the seal, the signature and authority of the custodian must be verified by supplemental affidavit in attestation.

(b) If the above cannot be procured, competent proof of its unavailability must be furnished and if it is satisfactorily established, that no better evidence can be furnished, there should be submitted the affidavit of the physician or midwife present at birth of the affidavit of two persons to certify, of their own knowledge, the parentage of the child relating in explanation the manner in which it became a subject of personal knowledge to the affiant. An original Bible entry record is sometimes acceptable.

(c) In the case of a stepchild the affidavits of two persons who know of their own knowledge that the child is a member of the claimant's household.

(d) In the case of an adopted child, a certified copy of the court order or decree of adoption is required.

(e) In the case of an illegitimate child, the written acknowledgement of parentage by the father, or court order compelling support of child by father, is required.

The affidavits of two disinterested parties are required in all instances to show custody of the child for whom dependency claim has been filed.

3. *Proof of dependency of parents should consist of:*

(a) Relationship should be established by submission of a certified copy of the public or church record of the birth of the disabled or deceased veteran, certification to be made by the official custodian of the record. Documents must, therefore, bear the actual signature and official impress of the seal of the custodian, and in the absence of the seal, the signature and authority of the custodian must be verified by supplemental affidavit in attestation.

(b) If this evidence is unavailable, the evidence described under subparagraph (b) paragraph (2) above, should be submitted.

(c) Dependency must be proven by the submission of an affidavit by the parent supported by two disinterested persons relating the income, value of property and physical condition of parent as found on V. A. Adjudication Form 509 provided for this purpose. If the form is not used, information should be given as follows:

Amount of annual income from all sources, amount received monthly from each separate source, location and value of all property, real and personal, present physical condition, date of birth, employment and earnings, if any, and amount of habitual monthly contributions made by disabled or deceased person to such parent

before entering the service exclusive of board and lodging; if the parent who is alleged to be dependent is disabled by reasons of disease, injury or advanced age, the existence of such disability should be shown by a statement executed by a practicing physician; why other children are not contributing to support.

REFERENCE LIST

Senate Document No. 152—Manual of Rights and Benefits for Veterans and Dependents (78th Congress). U. S. Government Printing Office, Washington, D. C.

Senate Document No. 15—(79th Congress). U. S. Government Printing Office, Washington, D. C.

House Document No. 134—Handbook for Veterans and Their Dependents (78th Congress). U. S. Government Printing Office, Washington, D. C.

Adjustment and Reemployment Guide and Directory—Connecticut Reemployment Commission, State Armory, Hartford, Connecticut. (Free)

Reemployment—A monthly periodical. Connecticut Reemployment Commission, State Armory, Hartford, Connecticut. (Free)

Continuance of National Service Life Insurance—Insurance Form 1535, Veterans' Administration, Washington 25, D. C. (Free)

Your Rights and Benefits—Retraining and Reemployment Administration, Office of War Mobilization, Washington 25, D. C. (Free)

Servicemen's Readjustment Allowances—Unemployment Compensation Division. State Department of Labor, 285 Broad Street, Hartford, Connecticut.

The Veterans' Guide—Prentice-Hall Inc., 70 Fifth Avenue, New York 11, N. Y.

Information Concerning the Veterans' Assistance Program of the Selective Service System—Selective Service System, Washington 25, D. C.

Connecticut Laws Affecting Veterans—Connecticut Veterans' Reemployment and Advisory Commission, State Armory, Hartford, Conn. (Free)

Educational Counseling Aids

Educational Opportunities in Connecticut—A directory. State Department of Education, Hartford, Connecticut.

Opportunities for Higher Education in New York State, Parts I and II—State Education Department, Albany, New York.

A Guide to the Evaluation of Educational Experiences in the Armed Forces—American Council on Education, 363 Administration Building, Urbana, Illinois. A handbook to assist schools and colleges in arriving at sound evaluation on terms of academic credit, of educational experiences in the armed forces. (\$9.00)

Rules and Regulations for Granting of the State High School Diploma—State Department of Education, Hartford, Connecticut. (Free)

GLOSSARY

Accreditation for Military Experience and Training. See page 33, paragraphs (6) and (7).

Adjudication Division (of the Veterans' Administration). All claims for benefits administered through the Veterans' Administration are processed through an Adjudication Division. An authorization unit within the Adjudication Division decides upon basic entitlement to benefits. The claim then goes before a rating board, within the same division, which determines whether the disability is service-connected and if so, the degree of disability. The claim is then returned to the authorization unit which acts to either allow or disallow the claim.

Aggravated service-connected disability. A disability which existed prior to entry into service in the Armed Forces and which was aggravated as a result of such service. It is to be differentiated from a disability which was incurred in service in the Armed Forces.

Peacetime service in the Armed Forces may entitle one to pension for a disability incurred in service, but not for a disability aggravated by service.

A veteran discharged with less than 90 days' service may be eligible for benefits under Public Law 346 (G. I. Bill of Rights) if discharged for a service-incurred disability but may not be eligible if discharged for a service-aggravated disability. However, this determination is to be made by the Veterans' Administration only.

Alcoholics Anonymous. An organization whose membership is composed of persons who have overcome the habit of drinking alcoholic beverages to excess. The purpose of the organization is, through members in the local chapters, to assist others in overcoming the habit. The good work of the organization has been widely recognized.

Allotment. A monthly sum which any serviceman may authorize to be deducted from his pay and paid to a designated person, bank or insurance company. No amount is contributed by the Government. Known as a Class E allotment-of-pay, it is, in general, a voluntary act and may be increased, decreased or discontinued as desired by the serviceman.

Allowance. The Government check sent to the soldier's dependents regularly every month as long as he and they remain eligible. The family allowance is made up of money deducted from the soldier's pay and money contributed by the Government. It is granted only upon application on WD AGO Form No. 625.

Apportionment. The disbursal of a veteran's pension among his dependents and self, usually when he is not living with such dependents.

Army Emergency Relief. (See also, "Navy Relief"). Consists of a publicly subscribed fund controlled by the War Department. Need is determined and the fund administered through the American Red Cross. The fund is for servicemen and their dependents only and is in the form of an outright gift.

Army of the United States—In World War II the Army of the United States was made up from the United States Army (regular army), the National Guard, the Officers' Reserve Corps and the Enlisted Reserve, and Selective Service.

Back Pay. See Item 11, "Claims for Back Pay," page 20.

Bonuses. Section 1505 of Public Law 346 reads in part as follows: "in the event there shall hereafter be authorized any allowance in the nature of adjusted compensation, any benefits received by, or paid for, any veteran under this Act shall be charged against and deducted from such adjusted compensation;" It is reported that some veterans have hesitated to avail themselves of the benefits of Public Law 346 (G. I. Bill of Rights) lest the amount of the benefit be deducted from future bonuses. Bills have been proposed and are likely to be passed to eliminate such deductions.

C. D. D. Certificate of Disability Discharge; a discharge for reason of a disability.

Change of Beneficiary. See page 18.

Compensation. (1) See "Pension." (2) See "Unemployment Compensation."

Death Gratuity. See "Six Months' Death-Gratuity Pay."

Deferment of Debts and Taxes. See "Soldiers' and Sailors' Civil Relief Act." Item 19, page 25.

Dental Care. Any person who received dental treatment while a member of the Armed Forces or within one year after discharge would be well-advised to file a claim for disability. If a service-connected or service-aggravated disability relating to his teeth is established, such person may be eligible for dental treatment through the Veterans' Administration for the remainder of his life.

Disability Rating. Veterans' claims for Federal pension on account of disability are rated by the Adjudication Division of the Veterans' Administration. Claims are determined to be service-incurred, service-aggravated, or non-service-connected. According to prescribed standards the degree of disability is rated in units of 10 from 0% to 100%. The amount of pension corresponds to the amount of disability rating on the basis of \$115 monthly for 100% disability. Statutory awards for loss of a limb, eyesight, etc., provide a fixed monthly benefit in addition to the pension.

Discharge Buttons. See Item 23, "Obtaining Discharge Lapel Buttons," page 16.

Discharge Pay. See Item 8, "Mustering Out Pay," page 13.

Discharges, Types of. The following discharges apply to enlisted men. Officers receive different discharges. A few changes have been made recently. Therefore, the following classes may not cover all types of discharge.

The Army has three classes of certificates of discharge: (1) Honorable discharge (WD AGO Form 55, white); (2) Dishonorable discharge (WD AGO Form 57, yellow) by sentence of a court martial or military commission; (3) Blue discharge (WD AGO Form 56) used in all cases where service has not been honest and faithful or where a character of "Fair" or "Poor" is given, and in which a dishonorable discharge cannot be given.

The Navy has five classes of discharge certificates: (1) Honorable (660, white); (2) Under honorable conditions, formerly ordinary (661, white); (3) Undesirable (662, yellow); (4) Bad conduct (662a, yellow); (5) Dishonorable (662b, yellow).

The Marine Corps has four classes of discharge certificates: (1) Honorable discharge (NMC-257 or NMC-258); (2) Discharge (NMC-385, a or c); (3) Bad-conduct discharge (NMC-385, yellow); (4) Dishonorable discharge (NMC-385b, yellow).

The Coast Guard has five classes of discharge certificates: (1) Honorable (2510, white); (2) Under honorable conditions (2510a, white); (3) Undesirable (2510b, yellow); (4) Bad conduct (2510c, yellow); (5) Dishonorable (2510d, yellow).

For further information see Senate Document No. 152, pages 49-53.

Drugs and Medical Supplies. For the treatment of an established service-connected disability, drugs and medical supplies may be furnished through the Veterans' Administration.

Educational Counseling. See page 33.

Emergency Officers' Retirement Pay. When discharged for a disability rated at 30% or greater, an officer of the Armed Forces may be granted, at the discretion of the Retirement Board, retirement pay at the rate of 75% of his base pay at time of discharge. An officer receiving retirement pay may not be granted disability pension except upon waiver of an amount of the retirement pay equal to the amount of pension. An officer may desire this arrangement in order to qualify for the property tax exemption granted to persons receiving disability pensions.

Emergency Maternity and Infant Care. A Federal program of the Children's Bureau of the United States Department of Labor, administered through State Health Departments for the purpose of providing maternity and infant care to wives and infants of men who, *at the time of conception*, were serving in the Armed Forces of the Unit-

ed States in the 4th, 5th, 6th, or 7th pay grade, including men in these grades who are deceased or missing in action. There is no financial investigation or means test. The wife has free choice of all types of available facilities and services which are cooperating with the program and which meet the State standard.

Application should be made by the wife or in her behalf, as early in pregnancy as possible, directly to the State Department of Health, Bureau of Child Hygiene, 436 Capitol Avenue, Hartford. The local health agency, local physicians and Red Cross chapters may be able to furnish application forms and leaflets describing the service.

EMIC. See "Emergency Maternity and Infant Care."

EPTI. (Existed Prior to Induction). If a condition or disability was noted on a person's record at the time of induction, it would be deemed to have existed prior to induction. Such condition would be capable of becoming service-aggravated but could not be classed as service-incurred. A condition not noted on the record at time of induction but which became apparent subsequent to induction could be classed as EPTI on the basis of sound medical judgment.

Equivalency Examinations. The State Department of Education administers a program through which a State High School Diploma may be granted to any adult who qualifies on the basis of either credits or a three-hour examination. Information regarding the program may be obtained from local high school principals or from the Bureau of Youth Services, State Department of Education, Hartford.

Exemptions, Taxes. See Item 3, page 9, and Item 5, page 12.

Facility. A combined activity of the Veterans' Administration, such as hospital and a regional office, is known as a Veterans' Administration Facility. With the transfer of the Regional Office from Newington to 95 Pearl Street, Hartford, the Hospital at Newington no longer should be referred to as a Facility.

Form 100. A form issued, in addition to the discharge certificate, to persons discharged from the Army. Form 100 contains information about the soldier's education and training in the Army and about his assignments in Service. Particularly when used in conjunction with "A Guide to the Evaluation of Educational Experiences in the Armed Forces" by the American Council on Education and the "Special Aids for Placing Military and Navy Personnel in Civilian Jobs," by the United States Employment Service, Form 100 is valuable in evaluating a veteran's education and experience in Service.

Gratuity Pay. See "Six Months' Death-Gratuity Pay."

G. I. Bill of Rights. See "Servicemen's Readjustment Act of 1944."

Honor Guard. "Color Guard For Funeral," Item 40, page 51.

Income Tax Exemptions. See Item 3, page 9.

Job Try-Outs. See "Vestibule School."

Jungle Rot. "Jungle Rot" is a common term used by the men in the Armed Forces, especially those who have served in the tropics, to denote a great variety of skin disorders, characterized by their resistance to treatment and frequent recurrences in susceptible individuals, especially while in the tropics.

The skin irritation and complicated ulcerations follow abrasions, especially from coral in beach landings, scratches, insect bites and other superficial injuries, principally of the lower limbs.

Contact with saps from some trees and bushes, causes an initial contact dermatitis, with intense itching and breaking of the skin from scratching.

Epidermophytosis of the feet (Athletes Foot) resulted invariably from the fact that men were often unable to remove their shoes for days, because of existing combat conditions. Once the skin was broken, no matter how lightly, it was practically impossible to keep the flies away from the area. Unless it was immediately covered infection quickly followed. Cutaneous diphtheria often was found in the affected areas. Unless this was isolated and treated indolent necrotic ulcers persisted in spite of all other treatment.

Bed rest, elevation and mild local treatment gives the best results. Removal from the tropics in recurrent susceptible individuals was highly indicated.

Lapel Buttons. See Item 16, "Obtaining Discharge Lapel Buttons," page 23.

Lost Property. See Item 15, "Recovery of Lost Property," page 22.

Military Funeral. See "Color Guard for Funeral," Item 40, page 51.

Navy Relief. A fund controlled by the Navy and administered as both grants and loans to servicemen and their dependents to cover emergency needs. Ordinarily a service man would make application at the Naval Office at the port at which he landed. A Navy serviceman now in Connecticut or any one of his dependents, if application is being made by them, should apply in person or by mail to the Navy Relief Society, New London, Connecticut or to Anderson House, Navy Relief Society, Washington, D. C. The local chapter of the American Red Cross may be contacted for assistance in making application.

Non-Service-Connected Disability. A veteran with limited financial resources may receive care or treatment for a non-service-connected disability at the Veterans' Home and Hospital at Rocky Hill,

and, if a bed is available, at the Veterans' Administration at Newington. Any person who has a vocationally handicapping condition may be eligible for treatment through the Division of Rehabilitation, State Department of Education. See "Hospitalization and Related Services," Item 34, page 43. A permanent, total disability, even though non-service-connected, may entitle a veteran to Federal pension. See "Pension," page 41.

N. P. Neuro-psychiatric; psychoneurotic; a condition which may be cited as the reason for discharge from the Armed Forces; also called, "unsuited for military service." The condition is not necessarily a handicap in civilian life.

Old Age Assistance Tax. A State tax of \$3 per person per year, to which eligible veterans are exempt. See Item 5, page 12.

1C Classification. The Selective Service classification for persons honorably discharged from the Armed Forces.

Options. At the time of taking out National Service Life Insurance a serviceman has the privilege of designating one of two options relating to the manner of payment to the beneficiary of the policy. If the insured has not specified the option, the beneficiary may elect either of the two types of payments, one of which makes slightly smaller monthly payments but guarantees payment over a longer period of time.

Out-Patient Treatment. See "Hospitalization and Related Services," Item 34, page 43.

Pension. Monetary benefits received by veterans of World War I for service-connected disabilities are designated by the term "compensation" under Public Law 141, 73rd Congress. Peacetime disability benefits are referred to as Pensions. This designation was not made in connection with World War II benefits and the term pension is used to refer to both wartime and peacetime monetary benefits received by veterans of World War II for service-connected disabilities. Pension also refers to death benefits received by dependents of deceased veterans.

Power of Attorney. The American Red Cross and most of the established veterans' organizations maintain representatives in Washington and at the regional offices of the Veterans' Administration who, without charge, will accept power of attorney in representing a veteran and rendering assistance in presenting and prosecuting a claim for any veterans' benefits, including petition for review of discharge, claim for pension, etc. See Item 32, "Pensions," page 41, paragraph 2, under "Procedure."

Priorities for Veterans. See Item 17, "Veterans' Preferences," page 24.

Property Tax Exemptions. See Item 5, page 12.

Public Law 16. (78th Congress). A Federal Act which amends title I, of Public Law No. 2, 73rd Congress, and Veterans' Regulations to provide for rehabilitation of disabled World War II veterans. The disabled veteran of World War II desiring education or training, if entitled under both Public 16 and Public 346, may elect which benefit he prefers. Ordinarily, benefits under Public 16 are somewhat greater. See Items 26 and 27.

Public Law 113. (78th Congress). A Federal Act providing vocational rehabilitation act amendments of 1943; for civilians disabled in industry, war-disabled civilians or other vocationally-handicapped civilians. See Item 28, page 35.

Public Law 346. (78th Congress). See "Servicemen's Readjustment Act of 1944."

POW. Prisoner of War.

Rating Board. See "Adjudication Division."

Reenlisting. See Item 13. "Reinduction After Discharge," page 21. Also inquire at nearest Army or Navy Recruiting Offices.

Reemployment Committeeman. A member of the local Selective Service Board who was designated to render special assistance to veterans in establishing their right to reemployment in the position they held prior to entering Service. See Item 4, "Right to Old Job," page 11.

Refresher Courses. Refresher courses are mentioned in the G. I. Bill of Rights as a type of training to which veterans may be entitled. According to the wording of the law, a veteran taking a refresher course is not entitled to more than one year of training. However, to date, "refresher course" has not been defined and sentiment has crystallized in bills before Congress which would abolish this discrimination against whatever was meant by refresher courses.

Regional Office. A regional office of the Veterans' Administration handles all activities associated with veterans' benefits under the jurisdiction of the Veterans' Administration, with the exception of Hospitalization. Included in the activities of the regional office are: contact, adjudication, rehabilitation, legal, loan guarantee, finance, outpatient and administration. By November, 1945, all of the Regional Office will have been moved from Newington to 95 Pearl Street, Hartford, except the outpatient department, the transfer of which may not be completed until January, 1946.

Rehabilitation. Webster—"Restoration of a right, one's good name, one's health and efficiency, etc. To restore to a former capacity.

To restore to a former state of solvency. To restore a person, as a disabled soldier, to a status of independent earning power through a course of instruction under state supervision, especially along vocational lines." House Document No. 134, 79th Congress—"Rehabilita-

tion is restoring a disabled person to his best possible mental and physical condition, and aiding him in preparing for and getting into employment." The division of the Veterans' Administration which counsels the veteran in determining eligibility, need, vocational objective, and training program is called the Rehabilitation Division. The Division of Rehabilitation Service of the State Department of Education administers a program sometimes referred to as the civilian rehabilitation program. The word "Rehabilitation" is so broad in meaning that it would be preferable to avoid using this term except when its specific connotation is made clear.

Rocky Hill. A small village about nine miles south of Hartford on Route 9, Rocky Hill is the location of the State Veterans' Home and Hospital and the headquarters of the Veterans' Home Commission.

Selective Service Act of 1940. Section 8 of the Selective Service Act guarantees veterans a right to the job they held prior to entering Service. See Item 4, "Right to Old Job," page 11.

Serial Numbers. Serial numbers, once assigned to non-commissioned members of the Army, are not changed or reassigned for any reason as long as the individual remains a non-commissioned member of the service. Serial numbers are assigned as follows: Numbers under 10,000,000 designate members of the regular Army; numbers from 11,000,000 through 19,999,999 designate volunteer enlistments since July 1, 1940 (the second digit indicates the Service Command); numbers from 20,100,000 through 20,999,999 designate members of the National Guard (the third digit indicates the Service Command); numbers from 31,000,000 through 39,999,999 designate Selective Service inductees (the second digit indicates the Service Command). The Navy assigns service numbers or file numbers which have no special purpose other than to identify the individual.

Service-Connected Disability. A disability incurred or aggravated in line of duty in the Armed Forces.

Servicemen's Readjustment Act of 1944. Also known as the G. I. Bill of Rights and as Public Law 346. A Federal Act providing among other things, veterans' benefits in connection with (1) review of discharge, (2) education, (3) home, farm, and business loans, (4) readjustment allowances for unemployed veterans.

Six Months' Death-Gratuity Pay. A lump-sum equal to six months' pay, payable to a dependent of a member of the Armed Forces who dies while in active service. See Item 45, page 59.

SNAFU. (pronounced snāfoo). "Situation Normal, All Fouled Up;" mixed up; confused.

Snow Job. "Hot air," with no action; much talk but no results.

Square Away. A term commonly used by Navy men and Waves meaning to "clear up," "straighten out" or "set right."

State High School Diploma. See "Equivalency Examinations."

Tarfu. Similar to "SNAFU"; impossibly confused.

Tax Exemptions. See Item 3, page 9, and Item 5, page 12.

Transfer of Dependents. Members of the Armed Forces still in active service are granted under certain circumstances an allowance for transportation of dependents. The American Red Cross will assist in applying for such transportation allowance.

Unemployment Compensation. Unemployment compensation benefits are dependent upon previous work in "covered" jobs. "Covered" jobs include those jobs with private employers who employ seven or more persons. Ordinarily, domestic workers, farm workers, teachers, government employees are not included. See "Readjustment Allowances," page 27.

Uniform, Regulations on Wearing of. See Item 12, page 21.

United States Armed Forces Institute (USAFI). USAFI, located at Madison 3, Wisconsin, conducts a correspondence study program and testing program for servicemen and, for veterans, provides official records of experience, education and training received while in the Armed Forces. See page 33, paragraph (6).

United States Army—The United States Army is the permanent, regular Army. Prior to World War II, enlistments were for a period of three years, becoming frozen, in the event of war, for the entire period of national emergency. At present enlistments are accepted for periods of eighteen months, two years, or three years and for a period of one year if the enlistee has had at least six months' prior service. During World War II the United States Army became a part of the Army of the United States.

United States Maritime Service. The United States Maritime Service was created under the Merchant Marine Act of 1936, as amended, to give training and other benefits to merchant officers and seamen. It is a civilian and voluntary organization and has no relationship to the Army and Navy. It operates apprentice seamen schools which train inexperienced men for the unlicensed positions aboard ship, and it operates many specialist courses, upgrading classes and schools for experienced seamen who are desirous of becoming licensed officers.

Apprentice seamen trainees while attending a training school are on active duty in the Maritime Service as are those administrative officers and other personnel at the training schools who wear the Maritime Service uniform and insignia.

Public Act Number 403 of the 1945 General Assembly of Connecticut reads, in part,

"Section 1. Property to the amount of one thousand dollars belonging to any resident of this state who has been enrolled in the United States maritime service for a period of at least ninety days during the second world war shall be exempt from taxation upon satisfactory proof having been given to the tax collector of the town in which such property is located that he is entitled to such exemption. Satisfactory proof shall consist of such person's enrollment papers or a certified copy thereof together with a certification of ninety days' enrollment from the United States maritime service.

"Sec. 2. Such exemption shall apply to all taxes due or payable after the date of enrollment of the person entitled to exemption, provided such date shall be subsequent to December 8, 1941, but not beyond two years after cessation of hostilities."

United States Merchant Marine. A term used to designate our off-shore, coast-wise and Great Lakes merchant vessels and the crews that man them. In wartime it serves as an important auxiliary to the Army and Navy in transporting troops and materials to the war zones.

Members of the merchant marine are included in the words "armed forces" in connection with acts of the Connecticut General Assembly which grant tax exemption on property up to \$1,000 and exemption from the Old Age Assistance Tax to eligible members and veterans of the Armed Forces but exemption applies only to the tax years during which they actually served. (See Item 5, p. 8.)

USAFI. See "United States Armed Forces Institute."

Vestibule School. Vestibule or job-try-out schools are to be open to veterans and others in several of the State operated vocational technical schools. The Bullard-Havens Technical School, Bridgeport, and the Hartford State Trade School are among those planning to operate such programs. The nature and length of the try-out period is expected to vary with the needs of the individual.

Veterans' Administration. The Veterans' Administration is an independent Federal Agency created by act of Congress to administer certain Federal laws extending benefits to veterans and dependents of deceased veterans of the Armed Forces.

Veterans' Home Commission. A Connecticut State Commission created by legislative statute to administer certain State laws providing benefits to veterans, and their dependents. The Commission administers the Veterans' Home and Hospital at Rocky Hill.

Waiver. (1) During any period of total disability which continues for six or more consecutive months the payment of premiums on National Service Life Insurance may be waived. See page 18. (2) State laws permit waiver of certain license fees and town clerk's fees for veterans. (3) To qualify for property tax exemptions for

those receiving disability pension, an officer receiving emergency retirement pay may wish to file a claim for pension, in which case he must sign a waiver of his retirement pay in an amount equal to the disability pension which he receives.

Vocational Guidance. See Item 31, "Occupational Counseling," page 39.

War Bonds. Bonds held in safekeeping for persons in Service. Where to write for same. See Item 14, "Obtaining War Bonds," page 21.

CONNECTICUT VETERANS' REEMPLOYMENT AND
ADVISORY COMMISSION

JAMES M. QUINN, Director
State Armory, Hartford, Connecticut

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